How to Buy Title Insurance in [Insert State]

This guide:
• Covers the basics of title insurance.
• Explains the need for title insurance.
• Offers tips to shop for title insurance and closing services.
• Gives you questions you should ask before you buy title insurance.

[Name]
[Superintendent of Insurance]

[DOI Website Address]
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Disclaimer:

The information included in this publication is meant to serve as a guide and is not a substitute for legal or professional advice. Please contact a professional if you have any questions.
Introduction

A real estate transaction may be one of the largest investments you will ever make. Because the decisions you make when you buy or refinance a home can have effects for years to come, it’s important to take time to learn about the process so you can make good decisions.

You may want to hire a licensed professional to help you with the many steps to buy or refinance a home. Before you agree to do business with anyone, however, be sure the individual is qualified and licensed.

Buying or Refinancing a Property

So you are ready to buy or refinance a home. Now what?

If you’ve found the perfect home and the seller has accepted your offer, the next steps will most likely include:

- You will get a loan from a mortgage lender or broker.
- A professional will inspect and appraise the home to determine the current value of the property.
- You will buy homeowners insurance through a licensed property and casualty insurance agent.
- You will decide if you need flood and/or earthquake insurance, which you can buy through a licensed property and casualty agent.
- A professional may “survey” the property. A survey is a professional drawing of the property’s boundaries. It also shows where a home is located on the property, as well as known easements.
- You may be able to buy a home warranty that covers the mechanical breakdown of individual parts of a home, such as the electrical and plumbing systems. A warranty doesn’t cover the home’s structure, may or may not cover appliances, ends at a specific point in time (for example, one year) and has exclusions and limitations that you should review. Home warranties might not be regulated as insurance in your state.
- You will need title insurance, which you can buy through a licensed title agent or company. Title insurance protects against losses from “title defects” that can result in disputes over property ownership.
- You will choose an individual or business, known as a closing agent, to organize and finalize your real estate transaction.
- You will choose a “closing date” to sign paperwork and take ownership of your new home.
- You will buy homeowners insurance through a licensed property and casualty insurance agent.
- You will decide if you need flood and/or earthquake insurance, which you can buy through a licensed property and casualty agent.
- You will decide if you need title insurance, which you can buy through a licensed title agent or company.
- A professional may “survey” the property. A survey is a professional drawing of the property’s boundaries. It also shows where a home is located on the property.
- You may be able to buy a home warranty that covers the mechanical breakdown of individual parts of a home, such as the electrical and plumbing systems. A warranty doesn’t cover the home’s structure, may or may not cover appliances, ends at a specific point in time (for example, one year) and has exclusions and limitations that you should review. Home warranties might not be regulated as insurance in your state.
- A final walk through of the home you are buying will may be scheduled.
- You will sign legal paperwork to finalize your new loan.

If you are refinancing your home or property:

- You will get a new loan from a mortgage lender or broker.
• A professional may inspect and appraise your home or property to determine the current value of the property.
• You will give the lender information about your homeowners, flood and/or earthquake insurance coverage.
• You will decide if you need title insurance, which you can buy from a licensed title agent or company. Your lender will likely require that you provide them a title insurance policy as a condition of your loan.
• You will choose a “closing date”, and sign paperwork to finalize your new loan. A closing date will be selected.
• You will sign legal paperwork to finalize your new loan.
• The closing agent will pay-off the previously existing loan(s).

As you can see, when you buy or refinance a home, you will need to decide whether to buy title insurance for yourself. You will also likely have to buy title insurance for your lender if you obtain a loan and give a mortgage. Understanding title insurance better can help you make a more educated decision.

So what is title insurance? Why do you need it? This guide will answer those questions and more.
What is Title Insurance, and What Does it Cover?

A title documents your legal ownership or interest in property.

Title insurance is an insurance policy that covers past title problems that come up after you buy or refinance a home. That is, your coverage begins the day you finalize your transaction (close or record documents), but covers you for events that occurred prior to you taking ownership of the property.

Other people’s legal interest in the property caused by lost, forged or incorrectly filed deeds; property access issues; and liens, placed on a property prior to the transfer, are just a few of the title problems that could come up after you buy or refinance a home.

For example, if you received a letter telling you there’s an unpaid mortgage on the property you just bought, you could submit a claim to your title insurance company. The title insurance company would pay the legal costs to settle the dispute and/or to resolve the problem.

Without title insurance, you might have to pay all of the legal costs to settle the dispute. And if you lose a dispute, you could lose money, the equity you have in your home, and possibly ownership.

Every property has a formal legal description used by the local municipality to properly assess taxes. Although your insurance commitment and policy may show your address, the legal description is used to define the property being insured. It’s imperative that your legal description is correct on the insurance documents.

Two Types of Title Insurance — Lender’s and Owner’s Policies

There are two types of title insurance policies:

- An Owner’s Policy (Standard and Enhanced)
- A Lender’s Policy (Standard)

An owner’s policy protects you (the Buyer) if a past title or ownership issue comes up after you buy your home. An owner’s policy is issued for the current value of the property, typically the amount you paid to buy your home, and the value of the property includes the value of the land along with any improvements, including the house and potentially other building structures. The policy will cover you as long as you own an interest in the property.

If a basic owner’s policy doesn’t cover a specific title issue, often you can add coverage, known as a policy endorsement. Some endorsements are free and others can be purchased for additional premium, for a fee. For example, if you’re buying a new home and the owner’s policy doesn’t cover certain claims (often known as a mechanic’s lien) filed by a building contractor, you can add a policy endorsement to ensure you are covered.

An enhanced owner’s policy, which has a much higher level of coverage than a standard owner’s policy, also may be available in your area. Enhanced owner’s policies cost about 20% more than a standard owner’s policy, but also cover many additional extra risks, which may be of interest to you. An enhanced owner’s policy also makes certain events that occur after the effective date, as well as may continue to provide some coverage after a property has been transferred. If you are interested, make sure that you ask your licensed title insurance professional to explain these coverages in more detail.

An owner’s policy can also be obtained without certain standard exceptions applying; however, there will likely be additional requirements necessary before an owner’s policy “without standard exceptions” can be issued. It is appropriate to inquire as to what the standard exceptions are to determine if the added requirements are worth the added coverage.
If you borrow money to buy your home, your lender is likely to require you to buy a **lender’s policy**. A lender’s policy protects the **lender’s interest**, if a title or ownership problem comes up after you buy the home. A lender’s policy is issued for the amount of the **loan and mortgage**, and the coverage goes down as you pay down your **principal of the loan**. Unlike an owner’s policy, the lender’s policy coverage ends when you pay off your **loan and mortgage is released**. You may be expected to pay the premium for a lender’s policy.

Because a lender’s policy only protects the lender from title problems, you will also need an owner’s policy if you want to protect **your own interest**.

**What Doesn’t Title Insurance NOT Cover?**

Before a title insurance policy is issued, you should receive a document, known as a **title commitment**, that will show you what will and will not be covered on the specific property you are intending to purchase. A commitment is an important document that can tell you a lot about the property, make sure that you review the commitment thoroughly before closing your transaction.

If you are not given a title commitment to review before your transaction is ready to close, be sure to ask for it ahead of the closing. Have a professional go over it with you to ensure that you fully understand what it says.

Standard title insurance policies do not cover ownership issues that come about after you’ve bought a home. However, an enhanced owner’s policy may cover some events that happen after you close.

For example, if your neighbor builds a fence on your property after you’ve bought your home, your standard owner’s title insurance policy will not cover the costs to settle the dispute. An enhanced policy may cover some of the expenses associated with dealing with this situation.

Also, most standard title insurance policies don’t cover issues such as easements, boundary line disputes, zoning violations and air or mineral rights.

Your title insurance policy may spell out other issues that won’t be covered. And if there’s a title issue specific to the home you’re buying or refinancing, your title policy may not cover it. **Make sure to review your commitment, including the cover (jacket) before closing.**

**Who Sells Title Insurance?**

Only licensed title insurance companies, agencies and agents can sell title insurance.

You can buy title insurance directly from a title insurance company (insurer) or a title agent who sells title insurance for a company.

**The Right to Choose Your Own Title Agent/Company**

It is very common for your real estate sales person or lender/broker to automatically choose a title insurance and settlement/closing services provider for you. However, it is important to know that you may have the right to shop for and choose a title insurance provider and settlement closing agent yourself, and to choose a title agent or company. Typically, the person paying for the title insurance has the right to choose the title insurance provider. The exception may occur if you sign a binding contract or agreement to use a certain title insurance provider before considering the matter independently.

**When buying:**

If the seller in a purchase transaction is paying for the owner’s title insurance policy, they will have the right to choose the provider of the owner’s policy. It may be built into the real estate purchase agreement or "Buy/Sell
“Agreement” as they are commonly known, as a provision. This provision may be negotiated before the agreement is finalized if choosing a title insurance provider is important to you as the buyer.

If you, as the buyer, are paying for the title insurance, there should be no reason that you cannot shop for and choose a provider yourself.

The real estate professional may attempt to direct the seller, or you, if you are paying for the title insurance, to a provider that they commonly use. They may just have a casual relationship based on good service, convenience and pricing or a more formal business relationship with the provider based on a contract or mutual ownership interests. Either way, if you are paying for the policy, you should have the right to shop around.

The lender may also try to direct you to purchase the lender’s policy from a specific provider either through an informal request or as a provision of the loan agreement. The lender may like one provider over another because of the specific coverages they require, experience with a particular provider, or like the real estate professional, may have a formal business relationship with the provider.

If your real estate agent, attorney, builder or lender offers to arrange title insurance for you, or suggests you use a specific title agent or company, be sure to ask if they’ll make money from the referral. You also should ask if they have a business arrangement with the title company or agent they’re recommending. Federal law requires real estate professionals, title agents and lenders to tell you about any business arrangements they may have. It is appropriate to ask them outright.

Also, beware of statements such as:

- “Everyone charges the same price.”
- “We’ll give you a discount on something else if you use our title agent.”
- “If you choose another title agent, your purchase may be delayed.”

These types of statements may be used to convince you to give up your right to choose a title agent or company, and you may pay more for title insurance than if you had shopped around.

Split Closing: The lender’s policy may be purchased through the same or a different title insurance provider from the provider of the owner’s policy. It is becoming more common that the owner’s and lender’s policies are purchased from different providers, because they are paid for by different parties in the transaction. When this occurs, it’s called a “bifurcated” or “split” transaction. Because it is becoming more common, most title insurance and closing/settlement agents are adept at working with another agent to ensure a smooth and seamless transaction. However, it may also result in two distinct closings to finalize a purchase transaction.

It’s important to determine if there are additional costs when a transaction is split, such as a loss of a discount or additional closing fees associated with two separate closings.

**When to Shop for a Title Insurance Provider:**

A good time to shop for title insurance is when you choose a real estate agent, and a lender has prequalified you for a mortgage. You will have an idea of the price you can pay for a home, and a title insurance agent or company can then use that information to estimate your title insurance costs.

When refinancing:

If the lender is not requiring the use of a particular title insurance provider as a provision of the loan agreement, you can begin shopping for a title insurance provider as soon as you have locked in your loan rate.

**Where to Shop:**

There are several ways you can find a title insurance agent or company:
• Ask the sellers whom they used when they bought the home.
• Check the [INSERT NAME OF DOI] website, [INSERT WEB ADDRESS].
• Look up title insurance agents, agencies and companies in the phone book.
• Check online for title insurance agents, agencies and companies in your area.
• Ask for recommendations from your real estate agent, attorney, mortgage lender, financial institution or builder.

If your real estate agent, attorney, builder or lender offers to arrange title insurance for you, or suggests you use a specific title agent or company, be sure to ask if they’ll make money from the referral. You also should ask if they have a business arrangement with the title company or agent they’re recommending. Federal law requires real estate professionals, title agents and lenders to tell you about any business arrangements they may have.

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• “If you choose another title agent, your purchase may be delayed.”

These types of statements may be used to convince you to give up your right to choose a title agent or company, and you may pay more for title insurance than if you had shopped around.

Who Pays for Title Insurance?

If you are buying a home, who pays for title insurance depends in part on local custom. It may be something, however, that you can negotiate with the seller of the property. When buying a home, be sure to ask your real estate agent what the custom is in your area and if you will likely be the one to pay for title insurance.

If you are refinancing your home, it is common for you, as the borrower, to buy and pay for the title insurance policy for the lender.

A title insurance policy is paid for with a one-time premium payment.

What Does Title Insurance Cost?

The cost of title insurance is usually tied to the current market value of the home property being insured, including the land and most buildings on the land. The current market value is typically determined by the real estate professional or a professional appraiser. The charge for an insurance policy is called a premium.

If you’re buying, the cost of an owner’s policy is determined by the home’s selling price.

The cost of a lender’s policy (whether purchasing or refinancing) is determined by the amount of the loan (mortgage).

The price of title insurance also can include more than just insurance. One cost included in the price of title insurance is a charge for the work done to determine the property’s insurability. In other words, the title professional will conduct a title search. When a title search is conducted, a title agent or company reviews of local records, such as deeds, mortgages, wills, divorce decrees, court judgments and tax records looking for any title issues that may affect the property. This charge may be included in the premium or in addition to the premium as a separate charge, depending on where you live. In [INSERT STATE NAME], a title search must be done before a company can issue a title insurance policy.
If you’re buying a lender’s policy, the price of title insurance will depend on your loan amount.

Ask if You are Eligible for Legal Discounts

When you buy title insurance, ask if you are eligible for any legal discounts. Not all discounts offered to you may be legal. You will want to make sure that you are not doing anything inappropriate, like accepting an illegal inducement or rebate. Legal discounts are discounts that are included in the rates filed with the state regulators and are available to all persons in the same situation and without discrimination. Legal discounts typically include:

- **Simultaneous Issue Rates**
- **Reissue Rates**
- **Refinance Rates**

A **Simultaneous Issue Rate** is applied when a lender policy is purchased with (simultaneous with) an owner’s policy. The loan policy is issued at a percentage of the owner’s policy rate.

A **Reissue Rate** is applied when the insurance provider has previously issued a policy on the property. The discount may depend on how long ago the previous policy was issued. This may also include refinancing if you use the same insurance provider. If there was a previous title policy on the home (because the home changed owners or you’re refinancing), you may get a discount known as a “reissue rate.”

A **Refinance Rate** is applied when you are replacing your current lender policy with new lender policy, with the same insurance provider, as a result of refinancing your loan.

If you decide to buy both an owner’s and lender’s policy, you may get a discount if you buy both policies together.

The Difference Between Title and Homeowners Insurance

Title insurance is different from homeowners insurance.

- Title insurance protects you against past title problems affecting your rights, ownership, and use of a property. Homeowners insurance protects you against future issues that cause damage to your home, structure, or personal property. Homeowners insurance also limits your personal legal responsibility (or liability) if someone is injured while they’re on your property.
- Licensed title insurance agents and companies sell title insurance. Licensed property and casualty insurance agents licensed to sell property, and casualty insurance, including homeowners and auto insurance.
- You pay the premium for title insurance with a one-time payment, when you buy or refinance a home. A homeowner’s insurance policy is paid for on an ongoing basis and is up for renewal each year.

Questions to Ask Before You Buy Title Insurance

When you shop for title insurance, be sure to ask the title agent or company the following questions:

- How long have you been licensed to sell title insurance in [INSERT STATE]?
- What title insurance company(s) do you as an agent sell policies for?
- Are title insurance premiums regulated in [INSERT STATE]? If so, what does that mean for me as a consumer?
- Are any legal discounts available?
- Are you related, affiliated, or so you have a contractual relationship in any way with my real estate agent, mortgage lender, builder, or attorney?
• Will anyone be paid a referral fee or commission, or be compensated, if I buy title insurance from you or a company you represent?
• In addition to title insurance premiums, what other fees and charges will I pay if I use you as a title insurance provider and as a settlement services provider?
• What policy endorsements are available?
• Do you charge a cancellation fee if I don’t buy title insurance from you after you do a title search or provide me a title commitment?
• Will I need to pay for a survey before you can sell me title insurance?
• What coverage options are available to me with owner’s coverages, such as under an owner’s policy without standard exceptions or under an enhanced owner’s policy.

The Real Estate Closing

The last step to buying or refinancing a home is known as the closing or settlement. Shortly after the seller accepts your offer to buy their home or the lender approves your refinancing, a closing date will be set to finalize the transaction.

A closing can be done in person, electronically or by mail. As part of the closing, you will be asked to sign the legal paperwork required to finalize the real estate transaction. On the day of the closing, you (as well as the seller) will be expected to pay any money owed. Remember, there may be two closings if the sales transaction is “split” from the loan transaction.

If an in-person closing is scheduled, expect the closing to last about an hour or two for a purchase transaction. In addition to you, the seller, real estate agent(s), attorney, title agent and lender may attend the closing.

The purchase transaction may be closed at the settlement provider’s office, the real estate agent’s office, or even at a site more convenient to the customer who is willing to pay for a mobile closing.

A refinance closing typically is shorter (half hour to an hour) and can be closed at the settlement provider, the lender’s office, or again, at a site acceptable to a mobile closer.

Make sure you understand what you’re being asked to sign.

During the closing, you will be signing documents that are legal binding contracts. Take time to understand what they mean. If you don’t understand something, ask someone to explain it to you, or ask for time to contact a trusted friend, family member, attorney or advisor for help.

One document you will be asked to review and sign is the settlement statement. The settlement statement shows all of the money to be paid, collected and disbursed (paid out) to complete the transaction. Some of the costs listed on the settlement statement will include:

- Outstanding mortgages to be paid.
- Money to be exchanged between the buyer and seller.
- The amount of the new loan(s).
- Loan origination charges.
- Property appraisal fees.
- Credit report fees.
- Real estate agent fees.

1 On Aug. 1, 2015, the HUD-1 Truth In Lending Statement will be called a Closing Disclosure. As such, states will need to amend the term “settlement statement” to “Closing Disclosure.”
• Tax preparation fees.
• Taxes owed.
• Escrow funds.
• Title insurance premiums.
• Courier fees.
• Settlement or closing fees.
• Closing protection fees.
• Document or recording fees.

Federal law gives you the right to see the settlement statement at least one business day before closing. It’s highly recommended that you ask for a copy of the settlement statement ahead of time so you have a chance to review it and ask questions.

If you are refinancing, you have the right to rescind (cancel) the loan within 3 business days of executing the transaction. The settlement provider is required to provide you certain documentation explaining your right to rescind and cannot disburse the monies collected at closing without you waiving this right after three business days.

If everything is not in order by your scheduled closing date, your closing date may be moved or rescheduled to another date.

After the closing, you will be given copies of all the documents you signed. If they don’t give you a copy of everything, it is appropriate for you to request them before you leave from the closing.

**Closing Agents**

Closing agents, also known as settlement providers, handle real estate closings and coordinate all of the steps required to make the real estate transaction official. They’re responsible for getting mortgage and loan pay-off amounts from the seller’s lender(s) and the amount of property taxes owed. They also give instructions to the buyer and seller, hold money until the home’s title is transferred, prepare documents for the buyer and seller to sign, pay out money owed, and file documents with the county recorder, who updates records to show a property has changed owners.

Some title insurance agents do more than just sell title insurance. They also conduct real estate closings by acting as a closing agent. Their responsibilities as a closing agent are separate from what they do as a title insurance agent.

Other professionals, such as independent closing agents and attorneys, also can be closing agents.

Just as you have the right to choose a title agent or company, you also have the right to choose your closing agent.

**Closing Protection Letters**

Title insurance doesn’t protect the lender or buyer against mistakes made during the closing, or if money is stolen or paid to the wrong parties. For an added fee, some title insurance companies will extend closing protection coverage, upon request, to buyers, sellers and lenders involved in a transaction that is closed by the company’s title insurance agent via a closing protection letter. If you buy a closing protection letter, the title insurance company will reimburse you for any money you lose from negligence, fraud, theft of funds or errors the closing agent made. Without this, you’d have to sue the agent to get back any money lost. A closing protection letter can be requested through the closing agent; however it should always be on the insurance company’s letterhead.

If you buy closing protection coverage, be sure to ask for a copy of the closing protection letter for your records.
Questions to Ask When You Choose a Closing Agent

When you choose a closing agent, be sure to ask the following questions:

- Can you give me a list of all the fees and charges I would pay if you were my closing agent?
- What fees and charges are negotiable?
- Are your closing staff licensed title insurance agents?
- How and when do you conduct closings?
- Who will handle my closing?
- When will you give me a copy of the settlement statement to review?  
  
- Do you offer closing protection coverage available? What does it cost?

Closing Protection Letters

Title insurance doesn’t protect the lender or buyer against mistakes made during the closing, or if money is stolen or paid to the wrong parties. For an added fee, title insurance agents and companies that conduct real estate closings offer closing protection letters. If you buy a closing protection letter, the title insurance company will reimburse you for any money you lose from negligence, fraud, theft of funds or errors the closing agent made. Without this, you’d have to sue the agent to get back any money lost.

If you buy closing protection coverage, be sure to ask for a copy of the closing protection letter for your records.

Shop Around for Title Insurance and Closing Services

As rates (premiums) and fees for title insurance and fees for closing services may vary, you should shop for both title insurance and closing services when considering providers. Use the chart that follows to learn how much you will be charged for certain rates, fees and services. Remember to consider legal discounts if you are thinking about splitting a closing.

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2 On Aug. 1, 2015, the HUD-1 Truth In Lending Statement will be called a Closing Disclosure. As such, states will need to amend the term “settlement statement” to “Closing Disclosure.”
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Final Tips to Remember

- **Be sure you deal only** with licensed professionals who’re in good standing in [INSERT STATE].
- As soon as you make an offer on a house or choose a lender to refinance with, start shopping for title insurance.
- Decide up front who’ll pay for the title insurance policies.
- Whoever buys the title insurance policy has the right to choose the title agent or title insurance provider.
- A professional who recommends a title insurance company or agent to you may receive a commission or referral fee. It’s appropriate to ask about their reasons for recommending a certain provider.
- Ask the seller which title insurance company they used.
- Ask friends or family who recently bought a home if they would recommend their title agent/company.
- If you buy an owner’s policy, be sure the coverage is equal to the price you paid for your home.
- Comparison shop, and get at least three quotes before you buy title insurance and closing services.
- Ask about available discounts (Simultaneous, Reissue, and Refinance rates).
- Ask title and closing agents for an itemized list of their title insurance premiums, and settlement services fees and other charges.
- Ask for a copy of the title commitment at least three weeks before your closing date.
- Know exactly what your title insurance policy will cover and won’t cover (review schedule B of the title commitment).
- **If you buy an owner’s policy, be sure the coverage is equal to the price you paid for your home.**
- If your title agent also will be the closing agent, ask if closing protection coverage is available.
- Ask the closing agent for a settlement statement at least one business day before your scheduled closing.
- Knowledge is power, so don’t be afraid to ask questions!
- Never bring cash to a closing.
- Get copies of all documents.
- Make sure that the insurance company and agency name are on your final documents.
- Make sure that the effective date matches the closing date and that you are insured during the “gap.”
- Make sure the legal description on the property is correct, includes all the property, and matches the address.
- If you don’t receive a copy of your policy at the closing, ask for a copy of the “marked-up” commitment and when you will receive your owner’s policy.
- If you feel like you are being pressured or misled, call your state regulator to verify what your rights are in making certain decisions.

How to File a Title Insurance Claim

If an issue arises about your home’s title, contact your title insurance company as soon as possible. If you don’t know the name of your title insurance company, check the paperwork you signed when you bought or refinanced your home. You also can contact your title agent or closing agent for help.

The [INSERT DOI NAME] is Here to Help

For more information about buying insurance, please visit [INSERT DOI WEBSITE ADDRESS], or call [INSERT TELEPHONE NUMBER].

As a consumer protection agency, the [INSERT DOI NAME] also can help you if you believe an insurance agent or company acted improperly, engaged in misconduct and/or didn’t follow state insurance laws.

To file a complaint, please visit our website at [INSERT WEB ADDRESS], or send a written complaint and any supporting documents to:

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Other Resources Available

To verify the license status of the professionals who will be helping you with your real estate transaction, please contact:

Real Estate Agent  [STATE AGENCY NAME]
[STATE AGENCY ADDRESS]
[CITY, STATE & ZIP CODE]
[AGENCY WEBSITE]
[AGENCY TELEPHONE NUMBER]

Bank/Mortgage Lender  [STATE AGENCY NAME]
[STATE AGENCY ADDRESS]
[CITY, STATE & ZIP CODE]
[AGENCY WEBSITE]
[AGENCY TELEPHONE NUMBER]

Real Estate Appraiser  [STATE AGENCY NAME]
[STATE AGENCY ADDRESS]
[CITY, STATE & ZIP CODE]
[AGENCY WEBSITE]
[AGENCY TELEPHONE NUMBER]

Insurance Agent / Insurance Company and
Title Agent
Title Insurance Company  [STATE AGENCY NAME]
[STATE AGENCY ADDRESS]
[CITY, STATE & ZIP CODE]
[AGENCY WEBSITE]
[AGENCY TELEPHONE NUMBER]

Attorney  [STATE AGENCY NAME]
[STATE AGENCY ADDRESS]
[CITY, STATE & ZIP CODE]
[AGENCY WEBSITE]
[AGENCY TELEPHONE NUMBER]

To find other useful information regarding the home buying process, please contact:

U.S. Department of Housing and Urban Development
451 7th Street S.W.
Washington, DC 20410
202-708-1112