



WHY

You Need Title Insurance

What is Title Insurance?

Title insurance is a contractual obligation between you (and/or your lender) and the title insurance company, wherein the title insurer, in exchange for a premium payment, provides protection (effective as of the date the title insurer issues the policy) against future losses that might result from a variety of possible title defects or encumbrances.

What is a Title Search?

Part of the cost of title insurance includes a title search, in which the title insurer conducts a detailed examination of the historical, public records concerning the property. These records include deeds, court records, property and name indexes and many other public documents. The purpose of the search is to verify the seller's right to transfer property ownership and to discover any defects or encumbrances on the title. A title search should show all title defects and encumbrances as well as judgments, liens and other restrictions (i.e. unpaid taxes, unsatisfied mortgages, judgments against the seller, land-use restrictions, etc.). Remember, the seller's title policy does not protect you as a buyer; any of these defects could have occurred during the seller's ownership and a new title search will protect your ownership rights when you acquire the property.

Why Choose Long Title Agency?

Long Title Agency, southern Arizona's full-service title company, offers a complete line of title products. We are dedicated to providing all our customers with a smooth and seamless transaction. Whether this is your first home purchase, refinancing, selling or an investor, Long Title Agency is able to serve you no matter what your title insurance needs are.



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TITLE