



TEXAS TITLE INSURANCE PROTECTING TEXANS' PROPERTY RIGHTS

WHAT IS TITLE?

Title is your legal right to own or use your property. Title also establishes any limitations on those rights.

WHAT KIND OF ISSUES COULD AFFECT TITLE AND MY RIGHTS?

- Marriage, divorce, death
- Unpaid taxes, unpaid child support
- HOA liens
- Home renovation liens (resulting when contractors fail to pay subcontractors, unbeknownst to you)
- Plus many more issues, ranging from the common and simple to the rare and complicated

WHY SHOULD I PURCHASE TITLE INSURANCE?

Title insurance is the best way to protect your property from future legal claims. It's a one-time fee that covers you and your heirs' financial investment as long as you own your property. The policy also covers potential legal fees for settling claims against your property rights.

The Texas Land Title Association helps educate consumers about title. Our more than 15,000 members are here to help you protect your property rights. Put your trust in one of TLTA's member companies. Go to tlt.com for a list of members in your area and more information about title insurance.

HOW DO I BENEFIT FROM TEXAS TITLE INSURANCE?

Texas has built one of the best title insurance systems in the country with comprehensive consumer protections resulting in:

- **MORE CHOICES** – With agents in virtually every county, Texans have access to a competitive marketplace that allows you to choose from a variety of companies and skilled professionals.
- **BETTER PRICES** – Texas prices are transparent and cost less today than they did 25 years ago.
- **SAFER TRANSACTIONS** – Texas ranks as one of the safest states in the country with a low claims rate year-after-year, meaning Texas consumers face fewer title problems affecting their property rights.

