

why title insurance?

what is title insurance?

Title Insurance differs from other categories of insurance. Auto, homeowners, and fire insurance require you to pay annual premiums because, unlike Title Insurance, they expect you to make claims periodically throughout the life of the policy. Title Insurance, however, is Risk Elimination Insurance, and requires that you pay a one time premium

risk elimination.

Title Insurance is designed to protect you from being subjected to any unforeseen surprises. The first step to guaranteeing your protection is a title search.

By investigating all county records on your property, a title search can verify the seller's right to transfer ownership, locate any claims, assessments, errors, or miscellaneous defects on the property and virtually eliminate the risk factor for the buyer.

your protection.

Title Insurance is your safeguard. It can save you trouble, time, and money. It acts as a shield to guard you against potential claims brought against your property. If your ownership becomes threatened by any claim covered in your policy we will negotiate to settle the claim and if necessary defend your title in court.

Additionally, we will be responsible for most legal costs incurred while defending your title. If your property title is threatened, you can rest easy knowing you are safe when you are insured through Pioneer Title Agency.



Cherish Sammeli

Account Manager
cell 928.377.0808
cherish.sammeli@ptaaz.com
www.ptaaz.com

Kingman Branch
928.753.5578
2213 Stockton Hill Rd.
Kingman, AZ 86401

Hualapai Branch
928.753.6300
2331 Hualapai Mtn. Rd., Ste. B
Kingman, AZ 86401

when you close.

Judgments, liens, and title defects are eliminated at the closing. This process will ensure a clear title to your property. Once completed, the appropriate documents will be recorded with the county as public record of your ownership of the title.

Be sure you understand all the charges assessed in your closing costs. Obtain an itemized list and review it thoroughly before you close.

some of the costs to expect at closing:

Title Insurance Premiums
Settlement Fees
Government Fees
Property or Other Taxes
Loan Charges
Appraisal Fees

title policy.

After the recording, Pioneer Title Agency will issue you a Title Policy. Your policy will guard you against certain risks such as:

- Errors: Incorrect information on deeds, public records, etc.
- Liens: Unpaid mortgages, taxes, sewer and water assessments.
- Ownerships: Outstanding spousal interests, or interests, or interests of missing heirs in an estate.
- Invalid Deeds: Transfer by former seller who did not actually own the property, or who were not