






## HOME BUYING GUIDE: **WHAT IS TITLE INSURANCE?**

Title insurance safeguards both homeowners and lenders from potential legal claims related to property ownership, like unresolved liens or errors in public records. Unlike other insurance types, it doesn't require annual renewals and is paid as a one-time premium at the closing of a property purchase. The peace of mind it offers is crucial, particularly in areas with complex property histories.

In Sacramento's competitive market, having title insurance means you can be assured of clear ownership rights. The insurance covers legal fees if any claims arise, making it a comprehensive safeguard for your investment. Buyers can choose between a lender's policy, which is typically required if mortgage financing is involved, and an owner's policy, which is optional but highly advisable. Costs vary but shopping around for the best rates or discounts can yield significant savings. Choosing the right title company, with the help of your real estate agent, is another critical step in ensuring you receive the best protection.



-  Protects against ownership claims
-  Covers legal fees in disputes
-  Offers peace of mind in ownership
-  One-time payment at closing
-  Owner's policy protects homeowner's equity



**Kellogg Family Real Estate Team**  
[KelloggFamilyRealEstate.com](http://KelloggFamilyRealEstate.com)



CA DRE # 01150953, 02023430, 02023431

Not intended as a solicitation if your property is already listed by another broker.

©2025 Coldwell Banker. All Rights Reserved. Coldwell Banker and the CB logo are trademarks of Coldwell Banker Real Estate LLC. The Coldwell Banker System fully supports the principles of the Fair Housing Act and the Equal Opportunity Act