What is title insurance, anyway?

Title insurance protects your ownership of a home from problems that started **before** you ever bought it — an old unpaid debt, a filing error, even a forged signature down the line. You pay once, at closing, and you're covered for as long as you own the place. Here's how it works and why it matters.

Paid once
AT CLOSING
No monthly bill, no renewals

>50%
OF LOCAL SALES
need title cleanup before closing

~1 in 3
U.S. HOME SALES
turn up a title issue to clear

HOW IT WORKS

First, we search the title

Before closing, we dig through public records — past deeds, liens, unpaid taxes, court judgments — to confirm the seller can actually sell and the property is clear. Our title commitment goes out within three business days.

Then we clear what we find

In our area, more than half of home sales turn up something that needs fixing — an old lien, a missing signature, an unknown heir. We sort it out, usually in two to four days, so it doesn't surface later.

Heads up — even a clean-looking title can hide problems. The search lowers the risk; **the policy covers what slips through**.

OWNER'S POLICY VS. LENDER'S POLICY

	OWNER'S POLICY	LENDER'S POLICY
Who it protects	You — your ownership and equity in the home	Your lender — the balance of the loan
How long it lasts	As long as you or your heirs own the home	Until the mortgage is paid off
Required?	Optional — but it's the one that protects you	Required by your lender to fund the loan
What it costs	One premium at closing	One premium, often discounted when issued alongside the owner's policy

WHY IT'S WORTH IT

→ **It covers the past.** Claims from before you owned — unpaid taxes, contractor liens, a forged deed — become your problem without it.

→ **One payment, lasting cover.** No renewals and no monthly premium — it stays with you for as long as you hold the home.

→ **It pays the legal bills.** If someone challenges your title, the policy covers the cost of defending it, not just a payout.

→ **Sellers benefit too.** A clean, insured title is what keeps your sale on track to close on time.

Buying or selling here? Loop us in early — we'll handle the heavy lifting on title so closing day is the easy part. For whether you actually need an owner's policy, ask us for that one-pager too.

Educational only — not legal or tax advice. Coverage and exclusions follow the policy actually issued; Colorado title premiums are filed and regulated and can change. Policies underwritten through First American and Westcor (WLTIC). As of June 2026.