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**A shout-out to**[**Christy Coffey, Assistant VP at Pacific Coast Title,**](https://www.linkedin.com/in/christy-coffey-78804262/)**who contributed to the publishing of this post. You can follow**[**Christy on Linked In**](https://www.linkedin.com/in/christy-coffey-78804262/)**or reach out to her via email at**[**CCoffey@pct.com**](http://CCoffey@pct.com/)**.**

**How Title Insurance Protects Buyers**

* **When purchasing a home, title insurance provides peace of mind for buyers and ensures the transfer of money from the buyer and seller.**
* **The seller pays for the title policy in many regions of the country.**
* **However, buyers must purchase their own**[**ALTA policy**](https://truetitle.com/why-buyers-should-consider-the-alta-homeowners-title-policy/#:~:text=The%20standard%20ALTA%20(American%20Land,to%20closing%20%E2%80%93%20but%20not%20beyond.)**, which their lender will require.**

**When it comes to a home's title, a claim is serious, and a loss means homeownership is threatened. When there is a loss, it is usually significant—sometimes in the hundreds of thousands of dollars.**

**Title Insurance provides a lifetime protection from:**

* **Errors in public records**
* **Unknown Liens**
* **Illegal Records**
* **Missing heirs**
* **Forgeries**
* **Undiscovered encumbrances**
* **Unknown easements**
* **Bounders/ Survey Dispute**
* **Undiscovered wills**
* **False impersonation**
* [**Shopping Title Insurance Prices in California**](http://www.insurance.ca.gov/01-consumers/105-type/95-guides/03-res/Title-Insurance.cfm)
* **Note: *Typical discounts are for disabled and military families.***

**With any significant purchase, homebuyers should shop around to understand their options and make an informed decision when selecting a company to work with.**

**Homebuyers should always ask price questions, what's included in their coverage, and any discounts available when purchasing a home or refinancing their current mortgage.**

***Below is my cell number -***

***My Team and I pick up the phone - 24/7***

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