

# Why Having *Title Insurance* is **Important**



## Loan Policy

Policy required by a **mortgage lender** to protect against title defects that could affect the lien of the lender's mortgage.



## Owner's Policy

A **separate policy** that helps protect you against title defects that could affect your ownership rights.



## **Title Insurance Protects Against:**

- Improperly Recorded Mortgages
- Prior Ownership Claims by Heirs
- Prior Subcontractor Liens
- Fraud and Forgery
- Lack of Competency by Title Holder
- Undisclosed Easements
- Incorrect Survey
- Property Encroachments



**New Braunfels Title Company**  
**San Marcos Title Company**  
**Seguin Title Company**

**Nile Reidel, President**

243 S. Seguin Ave. New Braunfels, TX

830-625-7553