



TITLE INSURANCE FAQ's

for Homebuyers



WHAT IS TITLE INSURANCE?

Title insurance is a unique insurance policy that protects the ownership in your home. Title coverage is based on the careful research of past ownership records and is designed to address any overlooked or outstanding issues impacting legal title of the property prior to you taking possession of your new home.

WHY SHOULD YOU HAVE TITLE INSURANCE?

Title insurance gives you assurance and peace of mind by protecting your investment and property rights from future legal claims. The premium is paid only once, and your policy remains in effect as long as you own the property.

Owner Policy

This type of title policy protects your property rights.

Lender Policy

This type of title policy is usually required by your lender and protects only the lender's interest.

WHAT'S DIFFERENT ABOUT TITLE INSURANCE IN TEXAS?

In Texas, the Department of Insurance tightly regulates the title insurance industry. Both rates and forms are standardized, and the premium amount charged for the policy is the same no matter which title insurance agent you choose.

MAY I CHOOSE THE TITLE AGENT OR THE INSURER THAT UNDERWRITES MY TITLE POLICY?

Yes. Because the rates are the same for all policies, agents do not compete on price or product; they must compete on the quality of service they provide.

WHAT'S DIFFERENT ABOUT CHARITY TITLE AGENCY?

Because we are affiliated with Beazer Homes, we have the same commitment as our parent company to provide the highest-quality service and customer satisfaction. In addition to providing great customer service, we are dedicated to contributing 100% of the profits from our title agency business to charity.

With no difference in premium costs to you, exceptional service through every aspect of the closing process, and a unique commitment to making a positive impact on our communities, Charity Title Agency is another way you get extraordinary value when you choose Beazer.

WE ARE PROUD TO PLEDGE 100% OF OUR TITLE AGENCY PROFITS TO CHARITY!

Learn more at Charitytitlegroup.com

