



American Land  
Title Association

Protect your property rights

# A NEW CHAPTER FOR THE TITLE INSURANCE INDUSTRY

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# Speakers

- **Tim Evans NTP**, president, Evans Title Agency
- **Nancy Hughes**, VP, Jackson Hole Title and Escrow Co.
- **Lisa Steele**, EVP, Mother Lode Holding Co.
- **Wayne Stanley**, director public affairs, ALTA

# ALTA CONSUMER RESEARCH

Homebuyers want more information about the real estate process. It's critical for ALTA members to take control of the message and explain how an owner's insurance policy protects a homeowner's investment.



# HOMEBUYER OUTREACH PROGRAM

Bolster industry efforts to market directly to consumers and increase homebuyer understanding of the purpose and benefit of an owner's title insurance policy.

# KEY AUDIENCES

1

**Homebuyers**  
(Consumers)

2

**ALTA Members**  
(Title insurance professionals)

3

**Realtors, Attorneys  
& Builders**  
(People who sell homes)

4

**Lenders**  
(Financial institutions)



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# COMMUNICATION GOALS

## 1. PROTECT HOMEBUYERS

by educating them about the value  
of purchasing owner's title  
insurance

## 2. EMPOWER ALTA MEMBERS & STAKEHOLDERS

to effectively educate homebuyers about  
the value of owner's title insurance



# American Land Title Association

Protecting the American Dream Since 1907



# American Land Title Association

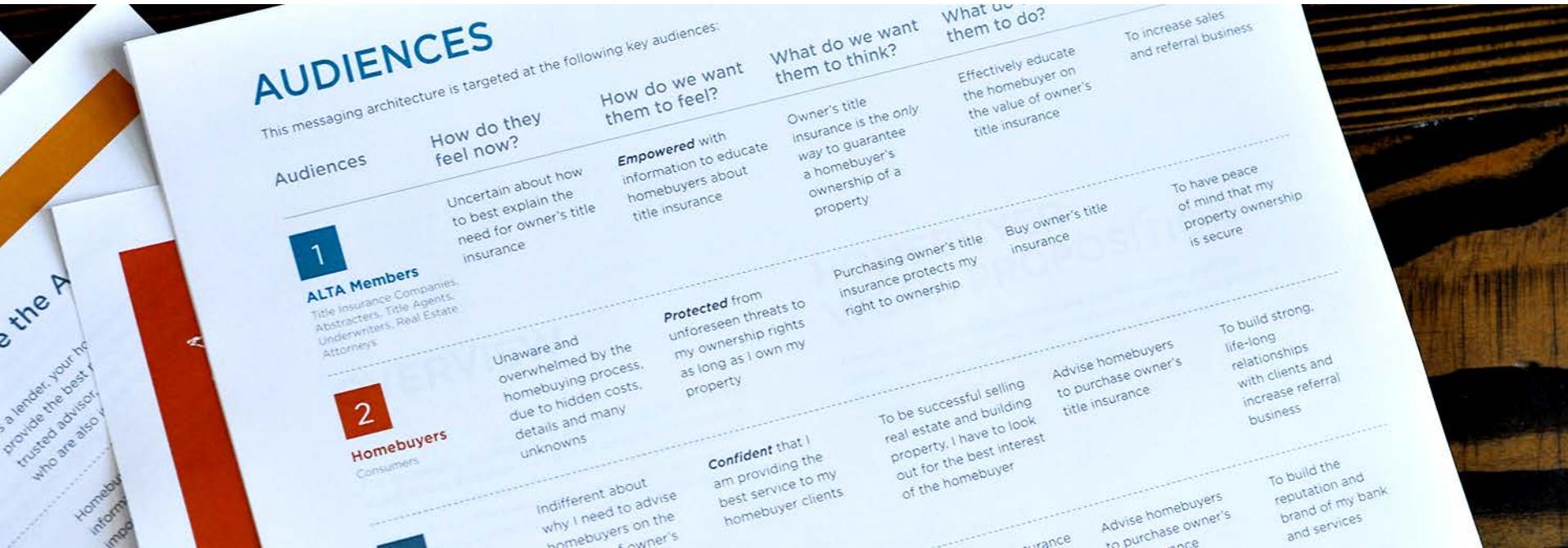
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# MESSAGING ARCHITECTURE



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# MEMBER MINDSET

ALTA members need to feel *empowered* with information to educate homebuyers about owner's title insurance.

## ALTA MEMBERS

Theme #1

### The Smart Option

Owner's title insurance has always been optional, but you know that it's the only way to protect a homebuyer's transaction.

Every year, the vast majority of homebuyers in America elect to protect the largest investment of their lives, and purchase owner's title insurance.

We estimate that more than 80% of homebuyers and 99% of lenders purchase title insurance every year.

The one-time payment for owner's title insurance is low relative to the value of a home. An owner's title insurance policy costs an average of 0.5% of a home's purchase price.

Title insurance has been protecting homebuyers for more than a century.

Theme #2

### Keep It Simple

In the purchase journey, homebuyers are confronted with overwhelming amounts of detail and complex processes in the closing and settlement phase.

Owner's title insurance allows homebuyers the opportunity to buy with confidence, knowing they're protected legally and financially. You sweat the details, so your homebuyers don't have to.

Theme #3

### You're the Expert

Nobody knows more about the value of owner's title insurance than you.

Homebuyers, realtors, builders and lenders are all looking to you for the most effective and accurate information about owner's title insurance.

As a title agent, you consistently conduct extensive title searches — you take 135 steps to search and correct risks on behalf of homebuyers.

ALTA is providing all the tools you need to help you effectively communicate the value of title insurance to your customers, from realtors to homebuyers.

360 Live Media® American Land Title Association

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# HOMEBUYER MINDSET

Homebuyers want to feel *protected* from unforeseen threats to their property rights.

## HOMEBUYERS

### Theme #1

#### Peace of Mind

Peace of mind isn't optional when buying a home. Ask your realtor for a recommended title company.

Buy your home with more confidence, knowing you are protected legally and financially with owner's title insurance.

Your title agent has got your back. They sweat the small stuff so you don't have to.

Most lenders require a loan policy, but that only protects *their* investment.

Title insurance agents conduct an extensive search to correct potential issues and risks. For a one-time fee, you and your heirs are protected for as long as you own your home.

### Theme #2

#### Reduce Your Risk

Don't risk losing your property, down payment or principal payments. Purchase owner's title insurance.

You insure everything else that's valuable to you — your life, car, personal property, health, pets, appliances, etc.

Your title agent has got your back. They sweat the small stuff so you don't have to.

Most lenders require a loan policy, but that only protects their investment.

Only owner's title insurance protects your interests after you purchase your home.

### Theme #3

#### The Smart Option

Owner's title insurance is the smart option to protect and guarantee ownership of your property.

Every year, the vast majority of homebuyers in America elect to protect the largest investment of their lives, and purchase owner's title insurance.

We estimate that more than 80% of homebuyers and 99% of lenders purchase title insurance every year.

The one-time payment for owner's title insurance is low relative to the value of a home. An owner's title insurance policy costs an average of 0.5% of a home's purchase price.

Title insurance has been protecting homebuyers for more than a century.

Owner's title insurance is the best value in real estate — for a one-time fee of approximately 0.5% of your home purchase price, your largest investment is protected as long as you or your heirs own your home.



THEME 1  
**PEACE OF MIND**



**TRUTH**

Buying a home can be one of the most exciting times in your life.  
You want to feel confident that you're making a smart decision.

THEME 1  
**PEACE OF MIND**



# HOOK

Getting owner's title insurance gives you peace of mind.  
Because it's the best way to protect your property rights  
as long as you or your heirs own your home.

## THEME 2

# REDUCE YOUR RISK



# TRUTH

Buying a home can be an overwhelming experience. There's so much to consider, and you don't want to make a costly mistake on the most important investment of your life.

THEME 2

# REDUCE YOUR RISK



# HOOK

Getting owner's title insurance reduces your risk.  
Because it protects your property rights financially and legally.



# THEME 3

## THE SMART OPTION



# TRUTH

Buying a home is empowering because it's all about choice—size, style, location and features.

It feels good to have options.

# THEME 3

## THE SMART OPTION



# HOOK

Whatever type of home you choose to buy, getting owner's title insurance is always the smart option.

Because it's the best way to protect your property rights.

## REALTORS, BUILDERS AND REAL ESTATE ATTORNEYS

Theme #1

### The Smart Option

Owner's title insurance has always been optional, but you know that it's the only way to protect a homebuyer's transaction.

Every year, the vast majority of homebuyers in America elect to protect the largest investment of their lives, and purchase owner's title insurance.

We estimate that more than 80% of homebuyers and 99% of lenders purchase title insurance every year.

The one-time payment for owner's title insurance is low relative to the value of a home. An owner's title insurance policy costs an average of 0.5% of a home's purchase price.

Title insurance has been protecting homebuyers for more than a century.

Theme #2

### Protect Homebuyers

Homebuyers can reduce their risk and buy with more confidence, knowing they're protected legally and financially through owner's title insurance.

For a one-time fee, owner's title insurance will protect your homebuyer clients and their heirs for as long as they own their home.

The loan policy does not protect your homebuyer clients from undiscoverable defects that can come up after the title search or from legal costs associated with claims to their property.

The one-time payment for owner's title insurance is low relative to the value of a home. An owner's title insurance policy costs an average of 0.5% of a home's purchase price.

Owner's title insurance allows homebuyers the opportunity to buy with confidence, knowing they're protected legally and financially.

Theme #3

### You're the Advisor

As a realtor/builder/real estate attorney, your homebuyer clients look to you to provide the best possible advice. As an invaluable trusted advisor, they refer you to friends and family who are also in the homebuying process.

Homebuyers are seeking advice on purchasing owner's title insurance. They trust your judgment and rely on you for a quick, accurate explanation of its importance.

ALTA is providing all the tools you need to help you effectively communicate the value of title insurance to homebuyers.

Encourage homebuyers to connect with various title companies to understand the benefits of owner's title insurance.



# INTRODUCING THE... HOMEBUYER GUIDE

[WWW.ALTA.ORG/HOMEBUYER](http://WWW.ALTA.ORG/HOMEBUYER)



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# Homebuyer Guide Resources

## More than 60 useful tools!



Blogs



Marketing  
One-Pagers



PowerPoint  
Presentations



Rack  
Cards



## THINK OF IT AS A PROPERTY RIGHTS FORCE FIELD

If you're buying a home, get owner's title insurance  
and protect yourself from costly hidden problems.



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[homeclosing101.org](http://homeclosing101.org)



## YOUR LIFE WILL CHANGE OVER TIME. YOUR PROPERTY PROTECTION NEVER WILL.

As long as you own your home, owner's title insurance protects your property rights. Now that's peace of mind every homebuyer deserves. If you're buying a home, ask an ALTA member for more information or visit [homeclosing101.org](http://homeclosing101.org).



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# 7

## REASONS WHY EVERY HOMEBUYER NEEDS OWNER'S TITLE INSURANCE



**BUYING A HOME IS AN EXCITING AND EMOTIONAL TIME FOR MANY PEOPLE. TO HELP YOU BUY YOUR HOME WITH MORE CONFIDENCE, MAKE SURE YOU GET OWNER'S TITLE INSURANCE. HERE'S WHY IT'S SO IMPORTANT FOR YOU:**

### 1 PROTECTS YOUR LARGEST INVESTMENT

A home is probably the single largest investment you will make in your life. You insure everything else that's valuable to you—your life, car, health, pets, etc., so why not your largest investment? For a one-time fee, owner's title insurance protects your property rights for as long as you or your heirs own your home.

### 2 REDUCES YOUR RISK

If you're buying a home, there

Unexpected title claims include:

- outstanding mortgages and judgments, or a lien against the property because the seller has not paid his taxes
- pending legal action against the property that could affect you
- an unknown heir of a previous owner who is claiming ownership of the property

### 3 YOU CAN'T BEAT THE VALUE

Owner's title insurance is a one-time fee that's very low

### 5 NOTHING COMPARES

Homeowners insurance and warranties protect only the structure and belongings of your home. Getting owner's title insurance ensures your family's property rights stay protected.

### 6 8 IN 10 HOMEBUYERS AGREE

Each year, more than 80% of America's homebuyers choose to get owner's title insurance.

### 7 PEACE OF MIND

If you're buying a home, owner's



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# The homebuyer checklist

1

Determine  
Your Budget

2

Select Your  
Lender

3

Find Your Home

4

Secure Your  
Offer

5

Select Your Title  
Insurance  
Company And  
Closing Agent

6

Get Title Insurance

7

Review Closing  
Documents

8

Sign Closing  
Documents  
And Transfer  
Funds

9

Buy With  
Confidence

10

Receive Your  
Owner's Title  
Insurance Policy



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# Additional Homebuyer Guide Materials

- Marketing Collateral
- Realtor/Lender Marketing Kit
- ALTA Member Presentations
- Social Media Content
- Rich Media Advertising
- Rack Cards
- How-To Documents
- Homebuyer Presentations
- Blog Posts
- Marketing Emails
- Homebuyer Letters
- Letterhead & Cover Letters
- Presentation Templates
- And much more!

**[WWW.ALTA.ORG/HOMEBUYER](http://WWW.ALTA.ORG/HOMEBUYER)**

[Home](#)[The Closing Process](#)[Protect Your Investment](#)[Find a Company to Help You](#)[News and Advice](#)

# HOME

FIND. BUY. PROTECT.

Buying a house is an exciting time. Learn what it takes to get the keys to your home and why you should purchase an owner's title insurance policy to protect your property rights.



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[MEETINGS.ALTA.ORG](http://MEETINGS.ALTA.ORG)

# THANK YOU

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