

# I Am a Title Professional

I am a land title professional. Our industry ensures that people have clear ownership rights to their home – rights that help them to realize the American dream, create wealth, and drive the nation's economy.

AMERICAN  
LAND TITLE  
ASSOCIATION



## As a Land Title Professional...

### *I help protect the dream of homeownership.*

The land title industry helps protect people's investments in their homes. For a one-time fee, we assure clear ownership of title for the homeowner and then provide insurance protection for as long as they own their property. Land title agents discover and cure errors in one out of every three real estate transactions before buyers even get to the closing table. By working to eliminate the risks that could jeopardize home ownership, we help protect the American dream.

### *I help people create wealth.*

By assuring clear ownership, the land title industry helps people use their property as collateral to borrow funds, which they use to open businesses, expand their education, and provide for their families. By assuring that they will not lose their home to fraud or other risks, people can use their home's equity as an investment. By providing mortgage lien insurance to lenders, we help make credit available to consumers so that they can realize the benefits of homeownership.

### *I help drive our nation's economy.*

The system that allows land to be freely bought, sold, and transferred in the United States depends on the work of the land title industry. The proof of ownership that we provide allows homeowners to grow their assets and stimulate the economy through real estate equity. Our work gives lenders confidence to provide mortgage loans, which is the backbone of the real estate economy – the backbone of the nation's economy.

### *I offer a service that no one else does.*

No other industry insures people's ownership of real property. Not bankers. Not Realtors. Not the government. Title professionals use extraordinary skill to search public records and title plants for judgments, liens, and other potential problems – information used to resolve issues, reduce people's risk, and conduct the transaction. Without the work we do, homeowners' property rights could be jeopardized, collateral and equity could be lost, along with trust in our national system of private property ownership.

## About the Land Title Industry

**The land title industry is vital to the U.S. economy.** The work we do protects the rights, therefore the monetary investments, of real estate buyers. We reduce risks to lenders, giving banks the confidence to issue mortgages and home equity loans. Because of the assurance title insurance provides, lenders issue loans more cheaply than without land title insurance, and we provide the assurance necessary for capitalism to flourish in our country.

**The title process is a detailed and extensive one.** Title professionals take extraordinary time and use expert skill to search public records and title plants for judgments, liens, and other potential problems. We then go to work to resolve title issues, reduce people's risk, and prepare for the transaction process. In the end, our work assures people's ownership rights and helps protect them from future claims.

**Title insurance is different from other types of insurance coverage for two reasons.** First, people pay for their owner's policy only once (rather than annually) to give them protection for as long as they own their property. Secondly, our process works to eliminate risk upfront, rather than after issues happen later. Other forms of insurance, such as auto or property and casualty, require little upfront work because claims can't be predicted or prevented.