



I am committed to serving your real estate needs with care and professionalism in order to earn your referral



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The Three Big Myths about Title Insurance.



Myth #1: You can and should only buy it when you first purchase your home. (really two myths here)

The truth is: It is better to buy before you move in (before closing) as you get a reduction in lawyer fees. You should also buy now if you already own a home and are not covered. The biggest risk uninsured current owners now face is **title fraud**. Someone pretends to be you (**identity theft**) places a mortgage on your home, takes the money and disappears. You get to pay off the mortgage.

Myth #2: I don't need a good lawyer or a survey if I buy Title Insurance (again, two myths here)

The truth is: You need both. You need a good lawyer who specializes in real estate and who offers to include title insurance as a standard policy to their clients. You need a good, up to date, accurate survey especially if the property has had outbuildings, swimming pools, etc added. Let me put it like this, you buy car insurance but you still try to avoid accidents. Think of Title Insurance the same way. It is not a "silver bullet", it is a backup plan.

Taking Care of You ... One Step at a Time



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Independently Owned and operated. Not intended to solicit properties currently listed for sale.

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Myth #3 It costs a lot

The truth is: It is actually quite inexpensive especially if you buy it before closing (when you first purchase and before moving in) as you get a reduction in lawyer fees (or should). Worst case, \$325. Best case, Free.



Pricing

Current Homeowners:

Condos: \$190 Freehold: \$325

New Homeowners (Before Closing Reduction of \$190)

Condos: \$190 less reduction of \$190 = Free

Freehold: \$325 less reduction of \$190 = \$135

Good links regarding Title Insurance

[Title Insurance Information](#)

[Recommended Lawyers](#)

Disclaimer from Dennis Paradis: I am in no way associated with TitlePLUS, nor am I paid any fees for this endorsement of their service.

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