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Title insurance is a policy that protects against financial loss stemming from problems found in a property's title, or legal ownership.

As the buyer, how do you know the seller really owns the property? How can you be sure there are no liens, such as from unpaid taxes and lawsuits, or undisclosed heirs who might claim ownership? The answer lies in the title search. A good title search generally turns up these types of issues. And a good title insurance policy will protect you should they arise during your ownership