



# There's No Place Like *Home*

## **Across this great country, from sea to shining sea, the American dream of homeownership is alive and well.**

Homeownership is about being part of a community and making the house you live in a great place to call home. It's about having backyard barbeques, children's birthday parties, and neighborhood watch patrols. It's about borrowing a cup of sugar, mowing the neighbor's lawn and teaching the paper boy the difference between the front porch and the front bushes. You plan on being here for a while, and you are invested in making your home and your neighborhood a better place than when you arrived.

There is nothing that provides quite the same joy, pride and sense of accomplishment as owning your own home. Even though your home may be new to you, every property has a history and there may be hidden issues in the chain of title that could affect your ownership rights to the property. An Owner's Policy of Title Insurance provides you with peace of mind by removing the hidden risks of acquiring a piece of property whose legal history is unknown to you.

### **COMMON TITLE ISSUES:**

- Errors in Public Records
- Unknown Liens
- Illegal Deeds
- Missing heirs
- Forgeries
- Unknown Easements
- Undiscovered Encumbrances
- Boundary/Survey Disputes
- Undiscovered Will
- False Impersonation of Previous Owner

These and other issues are often covered by an Owner's Policy of Title Insurance. Additionally, the title insurance company will, at its own expense, defend the title and pay losses within the coverage of the policy if they occur.

Title insurance has been protecting homeowners for more than 130 years. Purchasing a home may be the largest financial investment you ever make. An Owner's Policy of Title Insurance can give you added peace of mind in knowing that the title to your investment in the American dream of homeownership is insured.

### **Metro Commonwealth Title Agency, LLC**

9211 Forest Hill Avenue, Suite 100  
Richmond, VA 23235  
O: 804-320-1337 | F: 804-320-2200  
[www.metrocommonwealthtitle.com](http://www.metrocommonwealthtitle.com)

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