

Navigating Title Insurance with Kayla McCollum

Title insurance may not be the most thrilling topic, but it's a crucial aspect of homebuying. Imagine this: you've found your dream home, signed the papers, and then, out of nowhere, someone claims they have right to the property. Title insurance protects you from unforeseen ownership battles. It ensures that the property's title is clear, giving you peace of mind as you embark on the journey of homeownership.

When you embark on the adventure of clearing a property title, it's like digging into the home's archives for any surprises. You might stumble upon unresolved debts of unpaid property taxes. There could also be disputes over property boundaries or lingering claims from the previous owner's long-lost relatives. Imagine clearing a title as your home's background check, revealing any potential red flags before you commit.

A title company clears title by conducting a thorough title search, examining public records for any liens, encumbrances, or ownership disputes. If issues are found, the company and its trusted partners work to resolve them before issuing title insurance to protect the buyer and lender from potential claims. The primary goal of a title company is to ensure a clear and marketable title for a real estate transaction.

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