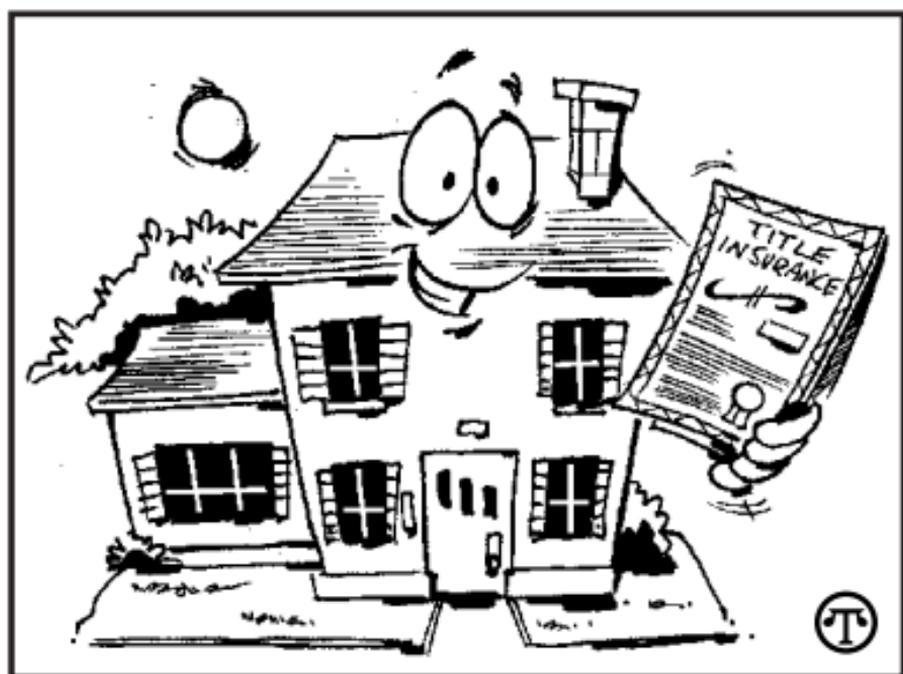


# HINTS FOR HOMEOWNERS

## A Short Talk On Titles

(NAPSA)—Most lenders require home buyers to purchase lender's title insurance when they obtain a loan, which only protects the lender's investment in the property. Owner's title insurance, purchased at closing, protects the consumer.



**An improved type of title insurance may mean easier estate planning for many families.**

A new type of owner's policy provides additional coverage. Not only for losses arising from defects in title existing at the time the policy is issued, but also for certain future events, such as building permit or subdivision law violations of previous owners; neighbors building encroaching structures; post-policy forgery or impersonation; and lack of physical access for vehicles and pedestrians to and from the home.

For more information on the new Homeowner's Policy from the American Land Title Association, talk to a local title company. For information on title insurance, see [www.alta.org](http://www.alta.org).