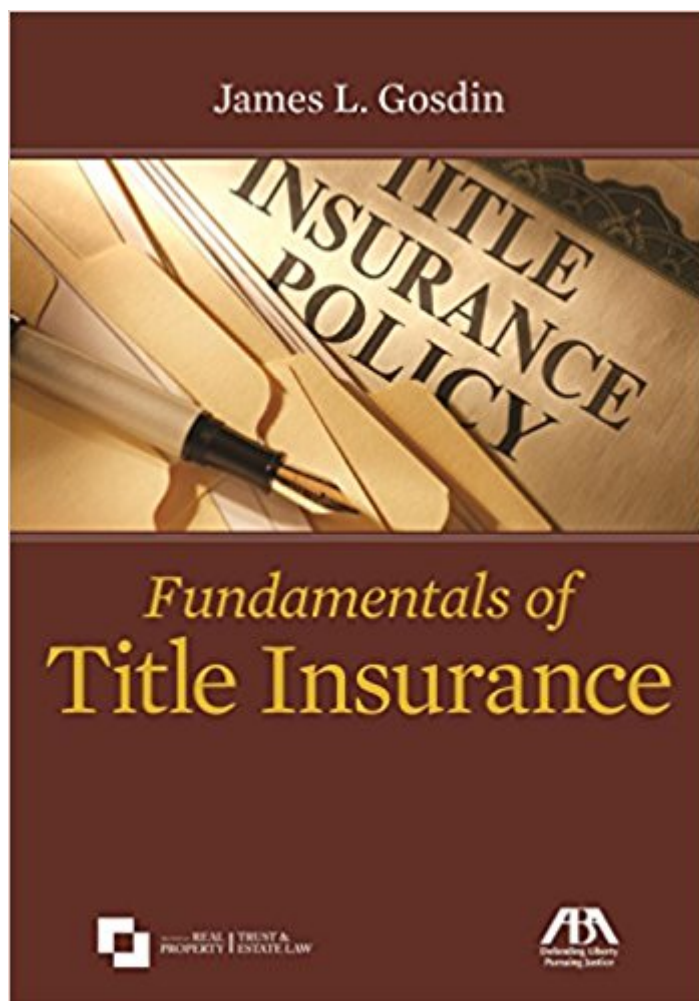


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# Fundamentals Of Title Insurance



## Synopsis

What exactly is title insurance for a property? What does it do? What does it mean? Fundamentals of Title Insurance explains the basic elements of title insurance and gives attorneys and real estate professionals practical knowledge and tools they need to best counsel and protect their clients. Intended as a broad yet thorough overview, Fundamentals of Title Insurance explains what title insurance means, what it can and cannot do, and what the parties in a real estate deal can ask for in a transaction. Written in an accessible, user-friendly manner, this guide provides examples, practice pointers, charts and checklists throughout the text to explain key points. The author, general counsel for a nationwide title insurance company and a leading industry expert, covers all relevant topics, beginning with a general background of title insurance, its variations and common features, and typical title insurance coverage and issues. Additional topics include: What is title insurance, and why should consumers obtain it Explanations of the 2006 ALTA Loan Policy and the 2006 ALTA Owner's Policy The expanded coverage residential loan policy When to secure a short form title policy Title insurance requirements of government-sponsored enterprises and agencies, such as Fannie Mae and Freddie Mac Regulation of rate and forms Types of endorsements and which ones to request Marked-up commitments, pro forma policies, and extended coverage Closing protection letters Guidance for retention limits and reinsurance in commercial transaction Specialized title insurance products, guarantees, and other products

## Book Information

Paperback: 475 pages

Publisher: American Bar Association (August 7, 2016)

Language: English

ISBN-10: 1627227016

ISBN-13: 978-1627227018

Product Dimensions: 6.9 x 0.9 x 10.1 inches

Shipping Weight: 1.8 pounds (View shipping rates and policies)

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James (Jim) Gosdin is Senior Vice President and Chief Underwriting Counsel at Stewart Title

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