

YOUR DECISION TO USE A LICENSED  
**NORTH CAROLINA ATTORNEY**  
APPROVED BY **INVESTORS TITLE**  
**INSURANCE COMPANY** ALLOWS  
YOU TO SECURE THE MOST  
COMPREHENSIVE AND  
ECONOMICAL REAL ESTATE  
CLOSING SERVICES AND TITLE  
INSURANCE COVERAGE AVAILABLE.

**PROTECT YOUR INVESTMENT....**  
  
**THE EQUITY IN YOUR HOME**

For more information on title insurance, approved attorney providers, 1031 tax-deferred exchanges or other real estate related matters, please call or write:

**Investors Title Insurance Company**  
121 N. Columbia St. Chapel Hill, North Carolina 27514  
P.O. Drawer 2687 Chapel Hill, North Carolina 27515-2687  
1.800.326.4842 ▪ 919.968.2200 ▪ [www.invtitle.com](http://www.invtitle.com)



*A North Carolina publicly traded company protecting title to the homeowner's most valuable asset for more than 30 years.*



## Protect Your Real Estate Investment

with the professional combination of:

- **Closing Services** provided by an Independent Licensed North Carolina Attorney Approved by Investors Title Insurance Company and
- **Coverage of a Title Insurance Policy** from Investors Title Insurance Company

 Investors Title Insurance Company



 Investors Title Insurance Company



## Why Use a Licensed North Carolina Attorney Approved by Investors Title Insurance Company for your Real Estate Closing and Settlement Needs ?

The purchase of property involves the application of the **law of real property** in North Carolina.

- Title Insurance coverage may only be issued in North Carolina upon a **title search and opinion** by an independent attorney licensed in this state.
- Investors Title Insurance Company approves attorneys to render title opinions upon a review of their **training, experience and financial responsibility**.
- The approved attorney **represents your interest** in the transaction and can advise you regarding issues that may arise.
- The approved attorney is duty bound to render you **competent service and ethical conduct** throughout the transaction.
- Attorneys approved by Investors Title Insurance Company are covered by the Company's **insured closing protection** which assures the proper handling of settlement funds.
- The **fees** of an approved attorney together with other settlements costs in North Carolina are often less than **half the national average**.

## Why Do You Need Title Insurance for Your Closing?

**Lender's Title Insurance** insures the priority and validity of the mortgage loan and is required by banks and mortgage companies.

**Owner's Title Insurance** protects your investment by:

- Providing a corporate indemnity against insured defects.
- Paying the legal expenses to eliminate any title defects.
- Paying claims arising from errors in title examinations and recordings.
- Paying losses from hidden defects in title and defects not of record.

## What Risks are Covered?

- **Errors in the public records** such as incorrect information in deeds and mortgages regarding names, signatures or legal descriptions.
- **Judgments, liens, mortgages, unpaid taxes and assessments** claimed against the property.
- **Claims of ownership** by others to your insured property.
- **Invalid Deeds** due to forgery, fraudulent transfers or transfers by previous owners who were minors or not mentally competent.

## Why does Your Licensed North Carolina Attorney Recommend Investors Title Insurance Company for Your Title Insurance Needs?

- **Underwriting Expertise & Customer Service:** Our Staff Attorneys apply over 150 years combined real estate title experience to assist our approved attorneys and lenders with underwriting questions and risk evaluation.
- **Staffed with Experienced Professionals in Local Title Offices:** Our administrative offices, claims department & legal department are all located at the corporate headquarters in Chapel Hill, NC. There are 27 branch offices across the state of North Carolina staffed by over 100 knowledgeable licensed title insurance underwriters dedicated to helping meet our customers needs.
- **Consumer Friendly Pricing:** Investors Title Insurance Company maintains competitive rates designed to offer our insureds the lowest premium available.
- **The Title Insurance Leader in North Carolina:** Investors Title Insurance Company has earned and maintained the highest market share in North Carolina since 1985. With over 30 years experience, Investors Title Insurance Company has developed and maintains the most extensive database of real property data, and network of qualified approved attorney providers.
- **Timely and Local Claims Resolution Backed by Unsurpassed Financial Stability:** Recognized by Forbes Magazine as one of the 100 Fastest Growing Companies in America, Investors Title Insurance Company has the financial strength to withstand economic downturns and has the long term ability to pay claims. Demotech, Inc. has given Investors Title Insurance Company the rating of "A Double Prime" for its "Unsurpassed Financial Stability."