



# WHAT IS A TITLE COMPANY?

A title company is responsible for verifying that the title to a property is legitimate and that the seller has the rights to sell said property to a buyer. They do this by making sure that there are no barriers to purchase like liens, prior mortgages, fraudulent transfers, unknown heirs, and more. Once verified, the title company will provide title insurance which can protect the lender and buyer if title issues surface.

Before issuing title insurance, a title company must...

## 1. PERFORM A TITLE SEARCH.

Typically, the first thing a title company will do is perform a title search, to check if there are other people who have ownership or rights to the property. It can also reveal outstanding mortgages, any other existing liens, unpaid Homeowners Association dues, judgements or unpaid tax liens, restrictions, easements, and leases. In any of these instances, these fees, or restrictions, must be paid off or dealt with before both the seller and buyer can move forward.

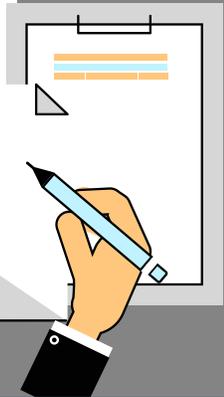
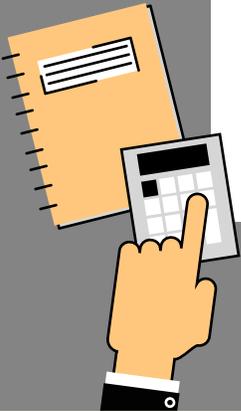
## 2. CONDUCT A PROPERTY SURVEY.

Sometimes, a property survey (drawing of the property) is required. This will reveal any potential infringements on the property or the land the property occupies (such as a neighbor's addition having been built in your property). A property survey will verify that the home is set within its boundaries.

## 3. PREPARE ABSTRACT OF TITLE & TITLE OPINION.

An Abstract of Title is a document that shows the history of ownership of a property. This includes when the property was previously sold, and any history of inheritance, court litigation, and tax sales. Once the Title Company has prepared an Abstract of Title, they write an official Title Opinion. This document states that the seller is the valid owner of the property and that the Title Company is willing to insure the title for purchase or refinance.

**TO LEARN MORE ABOUT TITLE COMPANIES AND OBTAINING TITLE INSURANCE, CONTACT ME TODAY!**



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