

# Title Notes



Community First  
ABSTRACT

Now that we have finished with what seemed to be the longest summer ever, we are looking forward to a very busy and productive fall.

My friends and colleagues are seeing an increase in activity though it feels like we are all jumping through hoops to get the deal closed. And there is good news! We are seeing a reduction in mortgage interest rates.

In an effort to help consumers and professionals with information about title insurance, I am hosting a blog. [Pennsylvania Title Insurance](http://www.patitleblog.com) (www.patitleblog.com) contains articles that are geared toward explaining the ins and outs of real estate closings, payoff letters, and tax and insurance escrow accounts -- great for homeowners wanting to learn more and for professionals looking for a resource for their clients. Please check it out.

Don't forget, the Pennsylvania Closing Service Letter fee increases to \$75 effective immediately. Make sure to update the cost on all GFEs and Estimate of Closing Costs.

While we all love what we do (why would we be doing this otherwise!), in every transaction, our main focus must be to keep in mind the best interest of the consumer. Suggesting the Homeowner's Policy of Title Insurance may help you do just that - take a look at the article below.

Keep in touch. I'd love to know what you are up to.

Francine

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## Giving the Homeowner Peace of Mind

I know there are too many disclosures already; however, if you represent a Buyer in a transaction, make sure the title insurance provider is disclosing the availability of the ALTA Homeowner's Policy to the purchaser.

Traditionally, the basic Owner's Policy of Title Insurance covers acts that occur before the policy date. The ALTA Homeowner's Policy protects the insured against certain matters occurring before and after the date of the policy. Homeowners can now find peace of mind by purchasing the maximum protection available.

The charge for this enhanced coverage is an additional ten percent of the applicable premium and



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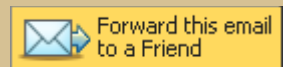
[Enhanced Title Insurance](#)

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is only available to owner-occupants of 1-4 family residential properties.



In closing, beware that some title agents will use the ALTA Homeowner's Policy as their default Owner's Policy. This is not appropriate and a purchaser should be informed of the basic and enhanced policy and the price difference so that they can choose the right coverage.

If you have any questions about enhanced coverage or title insurance in general, visit our [Homeowners Policy](#) web page or feel free to contact me.