



Fundamentals of Title Insurance

James L. Gosdin

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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

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