



# Title Services

## What is Title Insurance?

Title insurance protects you against risks and losses caused by flaws in title arising from events that happened in the past. Simply put, it protects you against loss due to defects that were not discovered at the time of the sale. Think of Baird & Warner's title insurance as a policy that insures your "peace of mind." A one-time premium guards you against claims that may arise.

### *Specifically, Title Insurance Protects You Against:*

- Another owner who has an interest in the title
- Improper handling of documents, such as a form that is not correctly signed, sealed, recognized or delivered
- Questions of fraud, incompetence, coercion or impersonation
- An improperly recorded document
- Liens on the property that exist because of a deed, trust, previous marriage, judgement, tax, assessment, or an outstanding charge by a condominium or homeowners association
- Liens on the title, either present or future, that arise from material or labor furnished prior to the policy date (unless payment had been agreed upon)
- Other faults and/or encumbrances such as mortgages, leases, ceasements or restrictions

## Why Baird & Warner Title?

Baird & Warner offers a Family of Services which includes Baird & Warner Title Services. Through BWTS affiliation with Commonwealth Land Title, you are able to purchase one of the strongest title insurance policies available with very competitive rates. Baird & Warner Title Services works with your attorney and is able to guarantee title commitments within five days, schedule end of the month closings, offer convenient closing locations, and provide closing officers that arrive early and only handle one closing at a time. You don't have to worry about a thing! Baird & Warner Title Services will work through all of the details with your attorney.

### *Benefits to Sellers and Buyers:*

- The one-stop shopping advantage of using the Baird & Warner Family of Services.
- Our company-wide commitment to consistent, high quality, professional service.
- Extensively trained and experienced BWTS personnel, conducting fast, efficient and accurate closings.
- The best available technology, enhancing the speed and accuracy of BWTS closings and ensuring the smoothest possible transactions.

### *Convenience:*

- Closings in 18 Baird & Warner offices bringing our services closer to our clients' homes.

### *Choice and Service:*

- Access to the BWTS Attorney Network of over 400 legal specialists in real estate closings throughout Northeast Illinois, providing clients with a range of representation options.

### *Savings:*

- Rates among the most competitive in Northeastern Illinois, resulting in significant savings for our BWTS clients.
- Underwriting by Commonwealth, one of the nation's leading title insurance agencies with a proven track record, protecting B&W clients from significant financial loss.

