



FAQ for Homebuyers at the Closing Table

WHAT'S YOUR ROLE IN MY HOME PURCHASE?

Mathews Law Firm, P. A., is your title insurance agent and/or closing/settlement agent for your real estate purchase. Our firm will work to ensure you buy your home with confidence and help protect your property rights.

HOW DO YOU HELP PROTECT MY PROPERTY RIGHTS?

Prior to closing on your home (or commercial property, farm land, etc.), my office examines and verifies legal documents. It's a complex process, but it's important because it ensures the title can be legally transferred to you, the new owner.

WHY IS THE PROCESS SO COMPLEX?

It's complex because we search public and private records looking for previous liens, tax issues, unpaid child support, ownership disputes, forgery or fraud and other possible issues that could affect the property. As you can imagine, this is no simple "Google Search."

AND YOUR SEARCH IS GOOD ENOUGH TO PROTECT MY PROPERTY RIGHTS?

Only if you purchase an owner's title insurance policy. After our search, we give you the opportunity to purchase an owner's title insurance policy to help protect your property rights. Your property rights are only protected if you purchase the policy. Completing a search alone only offers validation of good title to convey the property.

Your mortgage lender will purchase a "loan," "lender," or "mortgagee policy" to protect their financial interest in your home but only an owner's title insurance policy protects your interests in the home. Owner's title insurance has a one-time fee, and protects you for as long as you own your home.

It's rewarding work because we sweat the small stuff to give you the peace of mind you deserve.