



## Why you need title insurance

Buying or refinancing a home is one of the biggest investments you'll ever make. Title insurance helps protect that investment. Unlike other types of insurance that guard against future events, title insurance protects you from issues tied to the property's past. Things like unpaid liens, ownership disputes, recording errors, or legal claims that could threaten your rights as the owner. Best of all, title insurance is paid one time at closing and lasts as long as you own the property.

### Title Search

Before your closing, Access Title & Escrow performs a detailed title search, reviewing public land records such as deeds, mortgages, judgments, and legal filings connected to the property. If issues are discovered, we work to resolve them before closing whenever possible, helping ensure a smooth and secure transaction.

Even with the most thorough search, hidden risks can still exist. These may include forged signatures on prior deeds, unknown heirs claiming ownership, errors in public records, or improperly recorded documents. Title insurance provides financial protection and legal defense should a covered claim arise after closing.

### Types of Title Insurance

There are two common types of title insurance policies. A **lender's policy** is typically required if you have a mortgage and protects the lender's financial interest. An **owner's policy**, which we always recommend, protects you from covered title defects and liens for as long as you or your heirs own the property. At Access Title & Escrow, our role is to make sure every closing is handled with accuracy, care, and confidence. We work closely with buyers, sellers, agents, and lenders across Middle Tennessee to ensure your property rights are protected from day one.

### Locations

Tullahoma	Winchester
McMinnville	Fayetteville
Shelbyville	Lewisburg

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