



## FOOTHILLS TITLE SERVICES, INC.

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### Key Title Topics Agents Should Know

- **Title Insurance Protects Against the Past** – Covers liens, fraud, and ownership issues.
- **Standard Title Exceptions Matter** – Easements, encroachments, and surveys are not automatically covered.
- **Owner's Policy vs. Lender's Policy** – The lender is protected, but the buyer needs their own coverage too.
- **Surveys Uncover Hidden Issues** – Fences, boundaries, and easements can affect property use.
- **Old Mortgages & Liens Can Resurface** – Title helps clear them before closing.
- **Probate & Heirs Could Complicate Sales** – Unresolved ownership must be addressed.
- **Mechanic's Liens May Appear After Closing** – Extended coverage can help protect buyers.
- **Easements Stay With the Land** – Always disclose access or utility rights.
- **Escrow Is Neutral** – We hold funds & documents until all conditions are met.
- **Early Title Orders Save Deals** – Prevents last-minute surprises that delay closing.