

什么是产权保险？

关于产权保险

产权保险保障房地产买家和贷款人免受产权瑕疵、留置权或其他问题引起的财务损失。它通过发行产权保险保单来保护双方免受损失。通常，在购房交易中，贷款人会要求购买一份保单（通常称为贷款人保单），而买家会得到自己的一份保单（通常称为产权所有人保单）。

产权保险将在以下情况提供保护：如果地块或房地产的产权状态与所陈述的情况不符，且被保险人（无论是业主还是贷款人）因产权瑕疵而遭受损失。保险公司将赔偿被保险人的损失和相关的法律费用。

通常会发行两种保单：贷款人保单，为贷款人提供贷款金额的保险；以及产权所有人保单，为购房者提供购房价格的保险。

产权保险与其他类型的保险有何不同？大多数其他类型的保险目的是通过合并资金来承担因未预料的未来事件（如疾病或事故）而造成的风险。而产权保险的主要目的是消除风险，防止因过去事件造成的产权瑕疵而导致的损失。为了实现这一目标，产权保险公司会对公共记录进行彻底搜索和审查，以确定是否有任何与房产有关的不利权益（产权瑕疵）。这些瑕疵/权益要么在发出产权保单前被消除，要么被排除在保险范围之外。该保单将在您新房交易完成后发行，只需支付一次费用，且有效期为您拥有该房产的整个期间。

产权搜索包括以下三个独立的搜索内容：

- 产权链查询 - 主题房产的所有权历史
- 税务查询 - 税务查询显示税费和评估的状态
- 判决和姓名查询 - 搜索对业主和购买者姓名的判决和留置权

在完成这三个搜索后，文件会由审核员进行审查，审核员会确定以下内容：

- 产权链显示出出售房产的一方拥有是否拥有出售权利。
- 标的房产的税费显示出土地上是否存在任何特殊评估，以及这些评估是否为当前或过期。
- **是否存在**对之前的业主、卖方或/和购买方存在任何未履行的判决。

判决令确立的权利、未缴纳的联邦所得税和机械留置权等权益都可能是标的财产上的优先索赔，优先于买方或贷款人的权益。产权搜索只会揭示公共记录中的产权问题，因此允许产权公司与卖方合作解决这些问题，并为新的买家提供产权保险。

总结：一旦完成这些搜索，产权公司将发布一份承诺书，说明将对产权进行保险的条件。买方、卖方和抵押贷款机构将在解决了搜索和审核发现的任何产权瑕疵后继续完成交易的结算。



What is Title Insurance?

ABOUT TITLE INSURANCE

Title insurance insures against financial loss from defects in title, liens or other matters. It protects both purchasers and lenders against loss by the issuance of a title insurance policy. Usually, during a purchase transaction the lender requests a policy (commonly referred to as the Lender's Policy) while the buyers receive their own policy (commonly referred to as an Owner's Policy).

It will protect against lawsuits if the status of the title to a parcel or real property is other than as represented, and if the insured (either the owner or lender) suffers a loss as a result of a title defect. The insurer will reimburse the insured for that loss and any related legal expenses.

Generally there are two policies issued: the Lender's Policy which insures the lender for the amount of the loan and the Owner's Policy which insures the purchaser for the purchase price.

How is title insurance different than other types of insurance?

While the purpose of most other types of insurance is to assume risk through the pooling of monies for losses happening because of unforeseen future events (like sickness or accidents), the primary purpose of title insurance is to eliminate risks and prevent losses caused by defects in title arising out of events that have happened in the past. To achieve this, title insurers perform a thorough search and examination of the public records to determine whether there are any adverse claims (title defects) attached to the subject property. These defects/claims are either eliminated prior to the issuance of a title policy or their existence is excepted from coverage. The policy is issued after the closing of your new home, for a one time nominal fee, and is good for as long as you own the property.

What's involved in a title search?

A title search is made up of three separate searches:

- Chain of Title – History of the ownership of the subject property
- Tax Search – The tax search shows the status of the taxes and assessments
- Judgment and Name Search – Searches for judgment and liens against the owners' and purchasers' name

After the three searches have been completed, the file is reviewed by an examiner who determines:

- If the Chain of Title shows that the party selling the property has the rights to do so.
- If the taxes for the subject property show the existence of any special assessments against the land and whether or not these assessments are current or past due.
- Whether there are any unsatisfied judgments on the Judgment and Name Search against the previous owners, sellers, or/and purchasers.

Rights established by judgment decrees, unpaid federal income taxes and mechanic liens all may be prior claims on the property, ahead of the buyer's or lender's rights. The title search will only uncover issues in title that are of public records and therefore allowing the title company to work with the seller to clear up these issues and provide the new buyer with title insurance.

IN SUMMARY

Once the searches have been examined the title company will issue a commitment, stating the conditions under which it will insure title. The buyer, seller and the mortgage lender will proceed with the closing of the transaction after clearing up any defects in the title that have been uncovered by the search and examination.