

# What is Title Real Estate Insurance, and Why Does it Matter? Bryan Nazor Weighs In

*Title and Real Estate Closing Expert Bryan Nazor On Title Insurance and Why You Need It*

CHESTNUT RIDGE, NEW YORK, USA, June 17, 2019 /EINPresswire.com/ -- Title insurance is important for many reasons, and it can be hugely beneficial in many cases, said [Title and Real Estate Closing Expert Bryan Nazor](#).

When it comes time to buy a house, there are many confusing aspects of the process. Lots of paperwork, meetings, numbers flying back and forth, but do not get overwhelmed by all of it, [Bryan Nazor](#) advised. "A lot of people already have title insurance but they don't even know they do and they don't understand what it is," said Bryan Nazor. "At Main Street Title and Settlement Services, we demystify the process as thoroughly as possible."



You probably have other types of insurance already: car, life or health insurance, so you know that insurance protects against potential events in the future. You also know that this insurance is paid for with monthly or annual premiums.

A title is the evidence that the owner lawfully owns a particular piece of property, so title insurance protects that evidence that a property is rightfully yours, [Bryan Nazor said](#).

When it comes to title insurance, a title policy will ensure against events that occurred in the past of the property and the people who owned it, Bryan Nazor explained. Instead of monthly payments, though, title insurance requires a one-time premium, which is paid at the close of escrow.

Bryan Nazor said title insurance covers all claims from defects. Defects include another person claiming ownership interest, improperly recorded documents, fraud, forgery, liens, encroachments, easements and any other items specified in the actual title insurance policy.

"I recommend purchasers and lenders get title insurance so they are insured against possible title defects," Bryan Nazor said. "The buyer, seller and lender all benefit from title insurance, so there's really no downside to it."

When it comes to title insurance policy types, there is a standard policy and a lender's policy. The standard policy insures the new owner (or the homebuyer), while a lender's policy insures the

priority of the lender's security interest.

Bryan Nazor is the President and COO of Main Street Title and Settlement Services in New Jersey. He manages the day-to-day operation of the title and finance divisions at the company. Bryan Nazor is recognized by his peers for his knowledge, efficiency and insight into successful corporate management and investing. Main Street Title and Settlement Services is known for their advocacy of their clients and for their transparency in making the buying and selling process as seamless as possible.

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