

## INSURANCE OR ASSURANCE?

*Why Stewart Abstract of Berks County is more than just a settlement agency.*

Attorneys and Real Estate Investors located in Berks and our surrounding counties are an important part of our business. Since 1988, we have provided the best in customer service to our clients,



while sharing the knowledge we possess. We ensure that both commercial and residential real estate transactions close in a friendly, efficient, and professional manner. Our settlement team has over 125 years of combined experience managing a variety of issues in the title industry. When you hear, "we've seen it all..." that is probably true. And if we have not, then we have the resources and connections necessary to get you resolution.

Time is our most precious commodity, and you don't need to be wasting yours by performing tasks that are second nature for us. We know that there is much more to your next deal or to your client's case file that takes up time and adds frustration.

**How can Stewart Abstract be of service to Attorneys and their clients?**

We can assist with title questions or title needs pertaining to Estates, Divorces, Subdivisions, LLCs, and Corporations. When you open an estate or transfer property into a Trust or handle a guardianship, let us do a present owner search. This can mitigate your risk and remove any surprises which could arise without a proper search.

**Stewart Abstract also assists many investors.** We have title officers who are educated with the many issues that arise with these types of transactions. We are an active member of the Real Estate Investors Association of Berks County, Inc. (R.E.I.A.). Additionally, we attend other investor meetup groups in our area and have made presentations to these groups on the importance of title insurance.

Prior owners of your property may not have been meticulous bookkeepers — or bill payers. And even though the former debt is not your own, banks or other financing companies can place liens on your property for unpaid debts even after you have closed on the sale. This is an especially



worrisome issue with distressed properties.

When a property owner dies with no apparent Will or heir, the state may sell his or her assets, including the home. When you purchase such a home, you assume your rights as owner. However, even years later, the deceased owner's Will may become known and your rights to the property may be seriously jeopardized.

If you purchase a home that was once sold by a false owner, you can risk losing

your legal claim to the property. Play it Safe! These and other issues are often covered by an owner's policy of title insurance. When you buy a home, make sure you're protecting that investment with title insurance.

So, if you are an Attorney or Investor who has not used our services, on your next transaction please give us a call with any questions you may have and put our services to the test. We look forward to hearing from you.



Barb Cammarano



Sherry Hracho



Carol Chelius



Karen Mills



Julie Kreshon

*For additional information, please call 610.372.8201 and visit [www.stewartabstract.com](http://www.stewartabstract.com).*