

# Why the Seller Provides Title Insurance

Simply put, you're responsible for the product you sell. In this case, it's real estate, one of the most important, largest investments most people make in their lifetime. Let us look at the Warranty Deed you will be signing; along with its promises you make to the buyer (grantor is the Seller, grantee the buyer):

*"...the grantor, for himself, his heirs, and personal representatives, does covenant, grant, bargain, and agree to and with the grantees, their heirs and assigns, that at the time of the ensembling (signing) and delivery of these presents, he is well seized of the premises above conveyed, had good, sure, perfect, absolute and infeasible estate of inheritance, in law, in fee simple and has good right, full power and lawful authority to grant, bargain, sell and convey the same in manner and form aforesaid, and that the same are free and clear from all former and other grants, bargain sales, liens, taxes, assessments, encumbrances and restrictions of whatever kind of nature...."*

**The home seller further goes on to guarantee;**

*"The grantor shall and will WARRANT AND FOREVER DEFEND the above-bargained premises in the quiet and peaceable possession of the grantees, their heirs and assigns, against all and every person or persons lawfully claiming the whole or any part thereof."*

In simple terms, you are responsible and even financially liable to the buyer for the rest of your life! This includes and fraud, forgery, clerical errors, defective deeds, marital rights' disputes and many other problems that can arise out of ownership dating back to Patent on the property (1861). Just one claim such as this can be financially catastrophic.

As United States citizens, we often hear about how wonderful freedoms of assembly, speech, religion, etc. One of the most powerful freedoms we enjoy today which has been partially responsible for our economic success is the right to own and enjoy private property. With these powerful rights, enjoyed placed upon us to maintain these freedoms. Unfortunately, real estate ownership is one of these responsibilities. The Warranty Deed is a creation of our Colorado State Legislature and Colorado Real Estate Commission. Their intent is to maintain the absolute right of private property ownership for your buyer, and for your future real estate purchases.

The good news is title insurance is designed to take on the financial commitment you guaranteed to the buyer, all for a one-time fee. Should any claims arise, your policy the seller provided you when you bought the property will protect you and the policy you provide will protect the buyer and relieve you of any future financial liability.

**American**  
★★★  
**Title Services**

**Barb Hanson**  
*Licensed Title Producer*



720-837-7280 Cell  
barb@americantitleservices.com  
www.americantitleservices.com