

Dear Client :

As a real estate lawyer, I believe that it is important for you to know how to protect your home ownership in case of fraud. My up-to-date confirmation that you have title to your home PLUS a current owner title insurance policy, such as the TitlePLUS OwnerEXPRESS[®] policy, can help give you peace of mind.

Title insurance has been generally available here for approximately fifteen years. When you originally purchased your home, it's possible that the lawyer handling your transaction did not suggest that you purchase title insurance or perhaps you purchased your home before title insurance was commonly ordered in Ontario. Regardless, you can now purchase title insurance and I am attaching a brochure that will introduce you to the TitlePLUS OwnerEXPRESS policy.

Among other things, this policy includes coverage for matters relating to fraud (including future fraud) and is very affordable and easy to obtain.

If you are a victim of fraud against your home, the recently-enacted Ontario law regarding fraud (Bill 152) does offer you protection, but the process of restoring the title to your home takes some effort and possibly a cash outlay. If you have a current owner policy, the process of restoring the title to your home is undertaken by the insurance company and will not cost you additional money, as you simply submit a claim under your policy.

If you are interested in obtaining further information on fraud protection, please give me a call. We will discuss the issues and, if steps should be taken to protect you, we will handle the entire process for you, including the necessary legal work.

I appreciate the opportunity to be of service to you.

Yours very truly,

Encl.