



BERKSHIRE HATHAWAY
HomeServices

Carolinas Realty
York Simpson Underwood Realty
Yost & Little Realty

Preferred
Carolinas
Title Agency, L.L.C.

A graphic element for the Preferred Carolinas Title Agency logo, showing a stylized map of North Carolina with a keyhole cutout in the center, and a key placed within the hole.

We make great neighbors.

Lauren Murphree, Esq.
Manager, Preferred Carolinas Title

DIRECT CONTACT INFORMATION

336-714-0135 office

336-8291335 mobile

Lauren.Murphree@PreferredCarolinasTitle.com

TITLE TEAM CONTACT INFORMATION

336-714-0135 phone

336-714-6295 eFax

PCT@PreferredCarolinasTitle.com





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Title Insurance Importance

Title insurance does not guarantee that title defects do not exist or will never occur, but it insures protection from certain claims against title that arise from unrevealed conditions during an attorney's initial public records search.

Without title insurance, you have no protection.



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Lender's Coverage

Due to the risk of undiscovered conditions after a public records search, a Lender's policy is required to protect the amount loaned to purchase the property.



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Owner's Coverage

- Unlike homeowners insurance, title insurance is a one-time fee paid at closing
- Provides more protection to buyer by including protection of the total purchase price
- Offers security in ownership
- Assists in a quick transfer of the property
- Guarantees payment of legal costs to defend your title and payment of all covered, successful claims up to the face amount of the policy
- Although not required, an Owner's policy is highly suggested because lenders are often given coverage that owners are not. In addition, a lender's coverage terminates when the loan is paid in full, so an owner's policy would provide coverage throughout the duration of ownership.

North Carolina property owners benefit from a "Simultaneous Issue Rate," which applies when a lender's policy is requested at the same time an owner's policy is ordered. This rate is included in the owner's policy premium at no additional charge.



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Selecting a Title Company

Although all insurers' rates are regulated by NC law, not all companies are the same.

- 30 years of experience
- Proud agent of two strong firms, Chicago and First American
- Low claims history
- Utmost customer support and satisfaction to meet your title needs

Our office is available via phone, email, and eFax, to perform title searches.

We have numerous databases to search for a possible prior title policy.

If we can locate a prior title policy, we will gladly provide a re-issue rate.

In the event we cannot locate a prior policy, we can still provide a re-issue rate if your firm locates a prior policy in its search and sends it to our office.



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Our Services

- Search prior title policies via our numerous databases
- Pre-closing: issue commitments for lenders and owners
- Post closing: issue final policies for lenders and owners
- Answer complex title questions to meet individual needs

Questions? Call anytime and we will be happy to discuss how we can assist.



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Pre-Closing Commitment

After the closing attorney's firm has completed its title search,
please send the preliminary opinion to our team at:

PCT@PreferredCarolinasTitle.com

- or via -

336-714-6295 eFax

Then, our team will efficiently issue a commitment to attorney,
which serves to provide the proposed insured with a title insurance policy
upon closing. A title insurance commitment describes your property in detail
and states limitations and requirements that the final title policy will include
when the company issues it to the owner and lender.



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Post Closing Final Policy

After our office receives the recorded documents and the requirements of the commitment have been met, a final policy will be issued.

This policy protects owners throughout their interest in the property.

Our team is very responsive and will disperse each policy to the appropriate parties involved in each transaction.



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*Protecting your client's property
is integral in real estate.*

*Utilize our time, resources, and experience
to ensure your clients receive
superior title coverage.*