



MONARCH

TITLE SERVICES

Re-Issue Rate Discount for Title Insurance in Ohio

You can receive up to a 30% discount* on your title insurance premium when you provide your Owner's Policy of Title Insurance or the Settlement Statement from the purchase or refinance of your home

HOW DO I GET THE DISCOUNT?

You must provide one of the following items to the Title Company handling your closing:

- 1) Owner's Policy of Title Insurance from the purchase of your home
- 2) Full copy of HUD-1 Settlement Statement or Closing Disclosure Form from the purchase of your home.
- 3) Full copy of HUD-1 Settlement Statement or Closing Disclosure Form from the last refinance of your home. (Refinance Only - if you've owned your home more than 10 years)

Unfortunately, the Ohio Department of Insurance mandates that we can not honor reissue rates without a copy of the previous POLICY (not Commitment) or Settlement Statement. Further, the rule requires that the prior policy **MUST** be less than 10 years old.

Should you have any questions or concerns, please do not hesitate to contact Monarch Title at (614) 842-9101 for assistance in locating the proper items needed to receive the discount.

* The premiums for title insurance products are filed with the Ohio Department of Insurance. The previously mentioned discounts are based on the existence of prior title insurance products/policies. The discount is a maximum of 30% off of the New Title Policy Premium. However, the actual discount is based on the Insured Amount of the Prior Policy and/or the Principal balance of the loan to be paid off (that was previously insured).