

# The Title Insurance Consumer's BILL OF RIGHTS

## 9 THINGS YOU SHOULD KNOW

Before Signing a Contract of Sale or Refinancing Your Property

1. You have the RIGHT to choose your settlement agent and title insurer.
2. You have the RIGHT to receive settlement cost information early in the real estate settlement process, allowing you to shop for the settlement services that best meet your needs.
3. You have the RIGHT to receive an itemized settlement statement from the settlement agent detailing all fees paid to the settlement agent before you agree to use that settlement agent.
4. You have the RIGHT to be informed about the total cost being paid by you to the settlement agent.
5. You have the RIGHT to ask and receive accurate information from your settlement agent about whether there is a ground rent, lien, judgment, or any other impediment to outright ownership of the property.
6. You have the RIGHT to request and receive from your settlement agent the Settlement Statement (HUD-1) the business day before the date of settlement.
7. You have the RIGHT, before you sign, to ask the settlement agent questions and receive clear and complete answers about charges and documents that you do not understand.
8. You have the RIGHT to receive copies from the settlement agent of all documents you signed at the time of closing.
9. You have the RIGHT to have all funds disbursed timely and properly by the settlement agent in accordance with the Settlement Statement (HUD-1) you signed at closing.

Source: The Real Estate Settlement Procedures Act (RESPA) of 1974, [12 U.S.C. § 2601](#) et seq.

For more information about title insurance, visit the Maryland Insurance Administration's website at [www.mdinsurance.state.md.us](http://www.mdinsurance.state.md.us) and download the consumer publication: *A Consumer Guide to Title Insurance*. Call the numbers below if you have questions about title insurance (MIA) or settlement information (DLLR).



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410-468-2000 1-800-492-6116  
TTY: 1-800-735-2258  
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