

Title insurance protects ownership reau and local consumer protection agency to find out if the title company you're considering has gen-erated any complaints. The Council of Better Business Bureaus has pub-lished a booklet, 'Tips on Title Insurance,' which contains more information on the subject. For a copy, sent 31 and a self-addressed, stamped enve-lope to CBBB, Dept. 023, Washington, D.C. 20042-0023.

You've just bought your dream house, probably se biggest investment of your life. But is it really ours? Many home buyers mistakenly believe that the

Many home buyers mistakenly believe that the title insurance required by their lender is all they need to protect their investment. But It's important to buy an additional policy for complete protection, according to the Better Busienss Bureau. What is title insurance? At title company guarances that the title is accurate as stated. It traces the chain of ownership of a particular property, performing a title scarch of public records. The purpose is to identify problems before your real estate transaction is completed. Without a title record could later affect your ownership of the property.

THERE ARE TWO types of title insurance. Lender's title insurance, often required at the time of closing, protects the mortgage lender's security interest in the real estate. It is issued in the amount of the mortgage loan, but the coverage decreases and finally disappears as the mortgage loan is paid

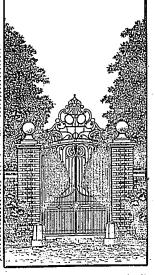
off.

Owner's title insurance protects the home buyer's interest. When you buy it, the coverage is

Open the Gates... to Your New Home.

Find it in the **Creative Living** section of Thursday's

Observer & Eccentric



Title insurances traces the chain of ownership of a particular property, performing a title search of public records.

equal to the purchase price of the property. As long as you retain an interest in the property, the title company pays all legal fees to defend against any attack on the title as insured.

Before boying title insurance, shop around to get the best policy and price. Also check with your state insurance department, Better Business Busin

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Green Bright shades rebound, replacing tired avacodo

Green is making a new splash on the kitchen design palette. But to-day's shades are far from the insultational or avecado hues that may come to mind.

In a kitchen featured in Woman's Day magazine, the dominant features are cherry cabinets and a hunter green countertop that was added to balance the rich cherry tones. Green and white floor tiles and a green dining set are complemented by floral wallupaper and lacy half-

view, guests or family members can sit at the table while the cook prepares the meal without missing out on the conversation.

The layout features a sink in angled corner, a microwave oven, double wall oven, dishwasher and a lightweight table that can be moved to provide additional workspace. The effect is that the different zones of the kitchen — preparation, conthe kitche — preparation, con-sumption and cleanup — all work to-gether. The dishwasher doesn't drive people away, the microwave is in-stalled in the cabinets to preserve counterspace, and the cooktop is centered where the cook can check it ferentically.



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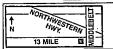




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