

# KELLERWILLIAMS®

Doylestown Commerce Center  
2003 S. Easton Road  
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YOUR HOME  
FEATURED  
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4001 Cephas Child Road, Plumstead \$400,000



813 Blooming Glen Road, Hilltown \$400,000



112-114 East State Street, Doylestown Borough \$2,400



107 Homestead Lane, Sellersville \$200,000



693 South State Street, Newtown Twp



1181 Oxford Valley Road, Yardley \$1,000,000



248 Avenue A, Doylestown Borough \$1,410,000



329 Sandy Knoll Drive, Doylestown \$605,000



313 East Walnut Street, Sellersville \$470,000



22 Ervin Road, Tinicum Township \$830,000



505 Summit Lane, Durham Township \$780,000



302 Katie Lane, Bedminster \$387,000



11 Kings Cross Circle, Doylestown \$425,000



4612 Frost Lane, Buckingham \$1,400,000

Experience to Work for You!

Email at: [sue@suejones.com](mailto:sue@suejones.com)

[www.SueJones.com](http://www.SueJones.com)

Real Estate

## ASK THE PROFESSIONAL

### Sue Jones on Real Estate



**Sue Jones is a REALTOR as well as Owner/Partner of Keller Williams Real Estate, Doylestown Office.**

**Experience:** Sue's experience spans over 30 years, providing professional help to both buyers and sellers in our local market.

**Designations/Memberships:** Holding the coveted GRI designation - Graduate of the Realtor Institute; Memberships in the National, Pennsylvania and Bucks County Association of Realtors.

**Education:** Sue feels that ongoing "fine tuning" of the ever-changing regulations, laws and procedures that guide the professional REALTOR to properly represent the public and which shape the Real Estate Industry are of the utmost importance, and this is her pledge and commitment.

**Why Real Estate as a Career?** When asked "What made you choose Real Estate as a career?" Sue answered "I wanted to be in a helping field and decided that Real Estate offered that, helping people with their most important investment."

By: Sue Jones, Owner/Partner  
KELLER WILLIAMS Real Estate

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#### Title Insurance ~ Choosing Standard Coverage vs Enhanced Coverage

**Q. Dear Sue,**  
*We are purchasing our first home and we are doing that privately, directly through the seller, and so we are without a Realtor to advise us about certain details, therefore we are reaching out to you. We are being asked a question about the title insurance we are required to get. They ask us to choose either a standard - basic policy or an enhanced policy. The Enhanced Policy is about 10% higher in cost to us which is about \$200.00 extra. Sue, what do you advise ? M and B*

**A. It is confusing for sure unless you have the additional details -** Comparing Standard ( Basic ) and Enhanced Title Insurance Policy Features ... What's the Difference ? I hope this helps.

The ENHANCED Policy gives additional protection, summarized as follows:

- Enhanced increases the liability of the company by 10% of the stated amount of the policy per year for the first 5 years to a maximum of 150% of the stated amount of the policy.
- Enhanced access coverage has been defined to specifically include both pedestrian and vehicular access.
- Enhanced indemnifies against loss by reason of any future forgery of any instrument by which someone else claims to own the land or have a lien thereon.
- Enhanced indemnifies, up to \$25,000 (after a deductible amount of 1% of the policy amount or \$5,000.00, whichever is less), against loss by reason of a forced removal of the residence as it existed when it was purchased by the insured because it, or any portion thereof, was built without a building permit.
- Enhanced indemnifies against loss by reason of any future encroachment, when a neighboring property owner attempts to build (other than boundary walls and fences) on a portion of the insured land, without the consent of the insured owner of the land.
- Enhanced indemnifies against loss by reason of any reversion or claim of reversion by reason of a property restriction.
- Enhanced indemnifies, up to \$10,000 against loss by reason of the insured being unable to obtain a building permit for an addition or remodeling, or a buyer from the insured refuses to purchase, or a lender refuses to make a loan on the security of the insured land, by reason of a subdivision law having been violated.
- Enhanced indemnifies against loss by reason of damage to the existing structure (or a replacement thereof or a modification thereto) because another person uses the surface of the insured land for the extraction or development of minerals owned by them.
- Enhanced indemnifies, against loss if forced to correct or remove an existing violation of property restriction which was violated before the insured acquired his or her interest in the land.
- Enhanced continues to protect a trustee or successor trustee of a trust in which the named insured is the trustor/settlor, to whom title to the insured land is transferred after Date of Policy.
- Enhanced indemnifies against loss if a taxing authority assesses supplemental real estate taxes for any period prior to your ownership because of construction or change of ownership.

The foregoing is only a summary of the enhanced policy provisions, as Provided by Bucks County Settlement Services, LLC.

#### Testimonials

##### Thank You Sue

*Dear Sue,*  
*I would like to share my thoughts with any & all of your potential clients.*  
*"Sue Jones is one of Bucks County's most respected & admired realtors. There are so many details & procedures that take place in the purchase or sale of real estate; having Sue handle them means they are done properly & efficiently.... the first time! Sue gives new meaning to thoroughness & professionalism.*  
*Over the 30+ years I have worked with Sue, she has handled dozens of transactions for our family & I have referred her to others any time I have the chance, and I will continue to do so."*  
*- B.M.*

*Dear Sue,*  
*We want to put our home on the market end of January. I would like to meet you and have you tell us what needs to be done. I have read your columns in the Bucks County Women's Journal. I have always bought and sold homes without a Realtor; however, we want to sell ASAP, and I need a professional this time.*  
*Thank you, Susan M.*

*Dear Sue,*  
*Thank you for representing us on the sale of our home. Jane and I knew we chose the right broker after our initial interview.*  
*- Art and Jane*

