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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

**Title Insurance -
Choosing Standard
Coverage vs Enhanced
Coverage**

Q. Dear Sue,

We are purchasing our first home privately, and we are therefore without a Realtor to give us advice about certain details. We follow your article in the Bucks Country Women's Journal, and so we are reaching out to you.

We are being asked a question about the Title Insurance. They asked us to choose either "Standard" or "Enhanced". The Enhanced is more expensive, about 10% higher, which equals approximately \$200.00.

What do you advise ?

Thank you for your help.

J and H

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:

1. 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.
2. Enhanced access coverage has been defined to specifically include both pedestrian and vehicular access.
3. Enhanced indemnifies against loss by reason of any instrument by which someone else claims to own the land or have a lien thereon.
4. 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.
5. 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.

6. Enhanced indemnifies against loss by reason of any reversion or claim of reversion by reason of a prior violation of a property restriction.
7. 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.
8. 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.
9. 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.
10. 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.

11. 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.

30+ years experience bringing Buyers and Sellers together.
Choose Experience in 2024 ... View my Successes at SueJones.com

A New Year's resolution is a promise that a person makes at the end of the year to herself or himself to improve themselves, break a habit, sacrifice something or just try to be a better person, overall.

**The Top 10
Most Popular New Year's
Resolutions that People Make !**

1. Lose Weight
2. Getting Organized
3. Spend Less, Save More
4. Enjoy Life to the Fullest
5. Staying Fit and Healthy
6. Learn Something Exciting
7. Quit Smoking
8. Volunteer to Help Others
9. Accomplish Your Goals
10. Spend More Time with Family

**Wishing You a Happy, Healthy
and Prosperous 2024 !**