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Professional Title

For your Title Insurance needs

Title Insurance is a key component to purchasing your home. At Professional Title we are committed to quick, professional, and thorough service, ensuring that you will understand each component of your title policy. And once a Professional Title client, always a client...we're here to answer your title questions or assist you with your next purchase!

We are locally based in Lee's Summit, Mo, and Leawood, KS - but have partnerships throughout the country to ensure your title needs are taken care of locally - no matter where you buy or sell!!

Click here to order online.

Title questions? Ask me now.

See the counties we serve in Kansas:

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Professional Title has the ability to work with other companies to close in other counties. Don't see your county? Call us 913-747-3242.

See the counties we serve in Missouri:

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Frequently Asked Questions

Q. What is title insurance and why do I have to get this every time I do my loan?

A. Title insurance provides protection to home owners against losses which may be incurred through the right or claim to your property by another person or entity. These claims are created in various ways, often by past errors in conveyances (transfer of title to new owners) or past judgments, tax liens, mechanic liens, etc. Owner's title insurance policies are usually purchased at the closing of your real estate purchase and remain in effect as long as you own the property. The premium is paid at closing and unlike other forms of insurance, the original premium is your only cost as long as you own the property.

Lenders require title insurance to protect their interest in the property. The title insurance premium is paid at the closing of the loan and the insurance remains in effect until the loan is paid in full.

Q. When are Escrowed funds returned?

A. Escrowed funds are returned to you within 30 business days after processing of payoff funds.

Q. Marital rights - who signs what?

TRANSACTION	HUSBAND	WIFE
SALE: who signs the deed when:		
- both are in title	X	X
- husband is in title alone	X	X
- wife is in title alone	X	X
REFINANCE: who signs the deed of trust/mortgage when:		
- both are in title	X	X
- husband is in title alone	X	X
- wife is in title alone	X	X
PURCHASE MONEY FINANCING (100% of purchase): who signs the deed of trust / mortgage when:		
- both are acquiring title	X	X
- husband is acquiring title alone	X	
- wife is acquiring title alone		X
OTHER DOCUMENTS TO BE SIGNED & RECORDED: (e.g. release, easement, lease, party wall, etc.)		
- both are in title	X	X
- husband is in title alone	X	X
- wife is in title alone	X	X



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