

业主保单 vs 贷款方保单：产权保险速查指南

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过户费用

产权保险是借款人在过户时最容易忽视的费用之一——直到多年后问题浮出水面才追悔莫及。无论您是购房还是重新贷款，了解业主保单 (Owner's Policy) 和贷款方保单 (Lender's Policy) 的区别，都能让您避免代价高昂的意外。以下是完整解析——涵盖ALTA表格保障范围、核心风险、留置权专项保障及两种保单均不承保的内容。

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<https://www.tigerloans.com/zh/blog/owners-title-vs-lenders-title-quick-guide>

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