The Metka Law Firm, P.A. Explains Florida Title Insurance Pricing Rules for Real Estate Closings in Winter Garden, Florida

September 18, 2026

WINTER GARDEN, FL - September 18, 2026 -

The Metka Law Firm, P.A., a real estate attorney in Winter Garden, Florida, has published an explanation of how title insurance premiums are regulated in Florida and what homebuyers and investors are able to compare when selecting a closing office. The firm handles residential and commercial real estate closings, title insurance and title services, commercial loan transactions, and commercial leasing transactions for clients in Winter Garden, Horizon West, Clermont, and Orlando. The explanation appears in an article titled "Title Insurance Explained: What You're Actually Paying For (And What It Doesn't Cover)", which examines what the policy covers, what it excludes, and why the office handling the transaction affects how title issues are resolved.

Title insurance differs from most other insurance products because it protects against past events rather than future ones. According to the article, an owner's policy insures a buyer against financial loss from unknown defects in a property's chain of title, including errors in prior transfers, unpaid debts attached to the property, prior fraud or forgery, and clerical mistakes such as a misspelled name or an inaccurate legal description. Because the coverage addresses conditions that already exist at the time of closing, it is paid once and

remains in effect for as long as the buyer owns the property. The Metka Law Firm, P.A. issues title policies in connection with residential real estate closings in Winter Garden and Horizon West and with commercial real estate closings and commercial loan transactions in Orlando and Clermont, where the firm also advises institutional and private lenders on the priority of security instruments.

Florida sets title insurance premiums by statute at a promulgated rate, meaning the premium for a given purchase price is the same regardless of which licensed title agency or law firm issues the policy. The article notes that differences between providers therefore appear in other line items, including the settlement fee charged for handling the closing and any itemized charges added on top of that fee. The firm's guidance is that buyers request an estimated settlement statement before agreeing to a title provider, and that the request can be made before an offer is submitted. In Central Florida residential transactions, the purchase contract commonly assigns the owner's policy premium to the seller, a dynamic the article addresses for buyers weighing whether to waive that coverage.

The article also identifies what the policy does not provide. Unpermitted improvements made by a prior owner, such as a room addition or a pool constructed without required permits, are not detectable through a title search, because permits are not recorded among the instruments a title examiner reviews. A code enforcement lien arising from that work falls outside the policy, which is why the article directs attention to the municipal lien search and to permit history during due diligence. The article further explains that items listed on Schedule B2 of a title commitment become permanent exceptions to the policy unless a buyer objects within the period the contract allows, and that new construction in West Orange County and South Lake County built on former agricultural land can carry unresolved probate matters and unreleased land leases that surface in that section.

"Board Certification in Real Estate Law by The Florida Bar requires demonstrated experience, peer review, and examination in this practice area," said Chelsea L. Metka, Esq., Board Certified Real Estate Lawyer, Attorney and Owner of The Metka Law Firm, P.A. "Because Florida fixes the premium, the policy itself is the same from one office to the next. What differs is the examination behind it and who is available to resolve a title issue when one surfaces, and that is the comparison worth making before a closing in Winter Garden, Clermont, or anywhere else in Central Florida."

Metka has been a member of The Florida Bar since 2013 and has held Board Certification in Real Estate Law from The Florida Bar since 2021. She earned a Juris Doctor, cum laude, from Florida State University College of Law and is a Super Lawyers Rising Star honoree for 2023, 2024, and 2025 as designated by Super Lawyers, a Thomson Reuters publication. She serves as outside general counsel to real estate brokerages, contractors, management companies, and homeowner's associations throughout Central Florida, and the firm operates as a title insurance agent in connection with the closings it handles.

The Metka Law Firm, P.A. is located at 622 Vineland Rd., Winter Garden, FL 34787, and serves clients in Winter Garden, Horizon West, Clermont, Orlando, Windermere, Ocoee, Oakland, and Minneola. The office location can be viewed on Google Maps, and driving directions are available for clients traveling to the office for residential and commercial closings, title work, and commercial lease and loan document review.

For more information about real estate closings, title services, commercial loan transactions, and commercial leasing representation at The Metka Law Firm, P.A. in Winter Garden, Florida, the firm's website and Google Business Profile list current contact information and practice area details. The firm continues to publish plain-language explanations of Florida real estate transaction topics for buyers, sellers, investors, developers, and lenders in Winter Garden, Horizon West, Clermont, and Orlando.

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For more information about The Metka Law Firm, P.A., contact the company here:The Metka Law Firm, P.A.Chelsea Metka(407) 826-1952info@metkalawfirm.com622 Vineland Rd, Winter Garden, FL 34787

The Metka Law Firm, P.A.

Experts in Florida real estate law, The Metka Law Firm, P.A. provides, dedicated, client-focused legal guidance on residential and commercials real estate matters across central Florida to help protect your interests every step of the way

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