



WHY YOU NEED TITLE INSURANCE

Many title problems can arise to cause the complete or partial loss of your home or business property.

Even the most careful search of the public records will not find every title problem. Because some problems are hidden, your title may appear to be perfect when in fact there may be a serious problem that could affect the validity of your property's title.

Owner's title insurance protects you against financial loss caused by covered title risks. As the insured, you will be defended against an attack on the title to your property without expense to you. If the attack is successful, the title insurer will indemnify you against the defined financial loss up to the policy limit. A small one-time premium provides you with this valuable protection.

Examples of Things That Are Covered:

1. Documents executed under duress.
2. Defective acknowledgement.
3. Deeds by minors.
4. Inadequate legal descriptions.
5. Easements established through continued use but not discovered by a survey or in the public record.
6. Mistakes in recording legal documents.
7. Mistaken reports furnished from taxing authorities.
8. Misinterpretation of wills.
9. Deed of community property recited to be separate property.
10. Errors in tax records. (For example, listing payment against wrong property account.)
11. Birth or adoption of children after date of will.
12. Falsification of records.
13. Undisclosed or missing heirs.
14. Errors in indexing of legal documents by the County.
15. Surviving children omitted from a will.
16. Deeds to or from defunct corporations.
17. Marital rights of spouse allegedly, but not legally, divorced.
18. Instruments executed under fabricated or expired powers of attorney.
19. Forged deeds, releases, etc.
20. Deeds by persons supposedly single but secretly married.
21. Deeds from persons not competent to handle their affairs.

