



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 public records will not find every title problem. Because some problems are hidden, your title may appear to be perfect, but in fact, there may be a problem that is a land mine waiting to explode.

Owner's title insurance protects you against financial loss caused by covered title risks. The title insurer, without expense to you, will defend you against an attack on the title to your property as insured. 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.

Before buying real estate, give us a call. Ask how simple it is to insure yourself against title loss.

To give you an idea of the types of title problems that may occur, we have compiled this list of "Land Mines" that could result partial or complete loss of your property or an extensive lawsuit.



POTENTIAL "LAND MINES"

1. Documents executed under duress.
2. Defective acknowledgements.
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.
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.

A Title Insurance Policy is a contract between you and us – insuring you against loss in the event a title defect occurs resulting from a covered risk.

