

Why Title Insurance?

There are few things in life more important than protecting your home. The following matters are examples of why you need a Title Insurance Policy. Remember that the best title examination or search cannot protect your equity and home from matters not appearing in the public records.

However, an Owner's policy* can protect you from:

- Documents executed under false, revoked or expired powers of attorney.
- False impersonation of the true land owner.
- Undisclosed heirs.
- Improperly recorded legal documents.
- Prescriptive rights in another not appearing of record and not disclosed by survey.
- Failure to include necessary parties to certain judicial proceedings.
- Defective acknowledgments due to improper or expired notarization.
- Corporate franchise taxes as liens on corporate real estate assets.
- Gaps in the chain of title.
- Mistakes and omissions resulting in improper abstracting.
- Forged deeds, mortgages, wills, releases of mortgages and other instruments.
- Deeds by minors.
- Deeds which appear absolute, but which are held to be equitable mortgages.
- Conveyances by an heir, devisee or survivor of a joint estate who attempts to attain title by ill-gotten means.
- Inadequate legal descriptions.
- Conveyances by undisclosed divorced spouses.
- Duress in execution of wills, deeds and instruments conveying or establishing title.
- Issues involving delivery of conveyance instruments.
- Deeds and wills by persons lacking legal capacity.
- State inheritance and gift tax liens.
- Errors in tax records.
- Demolition and substandard building liens.
- Administration of estates and probate of wills of missing persons who are presumed deceased.
- Issues of rightful possession of the land.
- Issues concerning the rightful conveyances by corporate entities.
- Deeds and mortgages by foreigners who may lack legal capacity to hold title.
- Legal capacity of foreign personal representatives and trustees.
- Issues involving improper marital status.
- Improper modification of documents.
- Rights of divorced parties.
- Conveyances in violation of public policy.
- Misinterpretation of wills and ancillary instruments.
- Deeds by persons falsely representing their marital status.
- Claims by creditors of decedent against property improperly conveyed by heirs and devisees.
- Issues concerning unlawful takings by eminent domain or condemnation.
- Special tax assessments.
- Real estate homestead exceptions.
- Forfeitures of real property due to criminal acts.
- Issues concerning adoption of children.
- Conveyances and proceedings affecting rights of military personnel protected by the Soldiers' and Sailors' Civil Relief Act.
- Issues concerning interests noted in financial statements filed under the Uniform Commercial Code.
- Interests arising by deeds of fictitious parties.
- Adverse possession.
- Lack of jurisdiction or competency of persons in judicial proceedings.
- Community property issues.
- Utility easements.
- False affidavits of death or heirship.
- Intestate estates.
- Probate matters.
- Federal estate and gift tax liens.



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