

What is Title Insurance?

There are few things in life more important than protecting your home and investment. The best title examination or search cannot protect your equity and home from matters not appearing in the public records. Your Closing Attorney will arrange for the required Title Insurance for your Lender at the time of closing. Also, at the time, you will have the *option* of purchasing a “rider” of Owners Title Insurance.

A Title Insurance policy can protect you from the following:

- Documents executed under false, revoked or expired powers of attorney
- False impersonation of the true land owner
- Undisclosed Heirs
- Improperly recorded legal documents
- Failure to include necessary parties to certain judicial proceedings
- Defective acknowledgements 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 conveyancing 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