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THE TOP

# REASONS FOR

# TITLE INSURANCE

1



A deed or mortgage in the chain of title may be a forgery.

2

Title insurance will protect you against a loss on your home or land due to a title defect.

3



A deed or mortgage may have been made by a minor or incompetent person.

4

A deed or mortgage made under an expired power of attorney may be void.

5



A child born after the execution of a will may have interest in the property.

6

Claims constantly arise due to validity of divorces and marital status. Title insurance protects against claims made by non-existent or divorced parties.

7



Title transferred by an heir may be subject to a federal estate tax lien.

8

A judgement or levy upon which the title is dependent may be void due to a defect proceeding.

9



An heir of a deceased party may appear and recover the property or an interest therein.

10

Title insurance reimburses you for the amount of your covered loss per the terms of the applicable policy.

11

By insuring the title, you can eliminate delays when passing your title on to someone else.

12



A deed or mortgage may be void if signed while the grantor was in bankruptcy.

13

There may be a defect in the recording of a document upon which your title is dependent.

14



Many attorneys protect their clients as well as themselves by procuring title insurance.

15



A title policy is paid in full by the first premium for as long as you and your heirs own property.

16

By insuring the title, you can eliminate delays and technicalities when passing your title on to someone else.

17



Title insurance may cover attorney fees and court costs depending upon the policy.

18

A deed or mortgage may have been found procured by fraud or duress.

19



A deed or mortgage may have been made by a person with the same name as the owner.

20

Title insurance helps speed negotiations when you're ready to sell the property or obtain a loan.

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