



Reasons For Title Insurance

We Don't Succeed Until You Succeed.

- ▶ Title Insurance will protect you against a loss on your home or land due to a title defect.
- ▶ A deed or mortgage in the chain of title may be a forgery.
- ▶ Claims constantly arise due to marital status and validity of divorces.
- ▶ A deed or mortgage may have been made by an incompetent or under aged person.
- ▶ A deed or mortgage made under an expired power of attorney may be void.
- ▶ A deed or mortgage may have been made by a person with the same name as the owner.
- ▶ A child born after the execution of a will may have interest in the property.
- ▶ Title transferred by an heir may be subject to a federal estate tax lien.
- ▶ An heir or other person presumed dead may appear and recover the property or an interest.
- ▶ A judgment regarding the title may be voidable because of some defect in the proceeding.
- ▶ By insuring the title, you can eliminate delays when passing your title on to someone else.
- ▶ Title Insurance reimburses you for the amount of your covered loss.
- ▶ Title Insurance helps speed negotiations when you're ready to sell or obtain a loan.
- ▶ A deed or mortgage may be voidable if signed while the grantor was in bankruptcy.
- ▶ Claims have risen dramatically over the last 30 years.
- ▶ There may be a defect in the recording of a document upon which your title is dependent.
- ▶ Title Insurance covers attorney fees and court costs.
- ▶ Many lawyers protect their clients as well as themselves by procuring title insurance.
- ▶ A deed or mortgage may have been procured by fraud or duress.
- ▶ A title policy is paid in full by the first premium for as long as you own the property.

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***Title
Insurance
Reimburses
You For
The Amount
of Your
Covered Loss.***

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Fidelity National Title®