



# Common Title Obstacles

## and how to help avoid closing delays

The following items may require added clearance and processing time for your Escrow and Title team. You can help avoid delays in closing by providing as much information as you can as soon as possible.

- Bankruptcies
- Probates
- Foreclosures
- Establishing Fact of Death - Joint Tenancy
- Use of / Proper Execution of Power of Attorney
- Family Trusts
- Business Trusts
- Recent Construction
- Physical Inspection Findings including Encroachments, Off-Record Easements
- Clearing Liens
- Clearing Judgments
- Clearing Child / Spousal Support Liens
- Proper Execution of Documents
- Proper Jurats and Notary Seals especially in the case of military signings or signings abroad.
- Transfers or Loans involving Corporations or Partnerships
- Last Minute Changes in Buyers
- Last Minute Changes in Coverage

### We Hope You Never Have a Title Claim

Americans have the future in mind when they buy a house, and they purchase Homeowner's Insurance to help protect that future. But with homeownership comes the need to protect the property against the past, as well as the future.

Title Insurance protects a policyholder against challenges to rightful ownership of real property and challenges that arise from circumstances of past ownership. Each successive owner brings the possibility of title challenges to the property.

When you purchase real property, **rely on Fidelity National Title** to protect your interests. You'll be insured by a company backed by a long history of successful title operations.

### Rely on Fidelity National Title to Protect Your Investment

Every owner, purchase, and beneficiary, whether by a deed or contract, should have an insured title. The entire investment depends upon the quality of title. If you are buying real estate, you are paying for a good title and you should see that you have one. If either fire insurance or title insurance is omitted, your security is not complete.

For additional information or to ask specific questions,  
please contact our Experienced Title Officers:

#### King / Snohomish

Unit2@fnf.com (800) 776-3021

#### Pierce

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#### Kitsap

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**Fidelity National Title**  
Trusted everywhere  
every day.

