

About Title Insurance

Title insurance is necessary to make sure your rights to the real property you purchased are clear, that transfer of title takes place efficiently and legally, and that your interests as a homebuyer are protected in the event of unforeseen or fraudulent claims against your property.

Have you ever wondered why title insurance is necessary? The primary purpose of title insurance is to protect what could possibly be the most important investment you'll ever make - the investment in your real estate property.

The purchase of a home is most likely one of the most expensive and important purchases you will ever make. You, and your mortgage lender, want to make sure the property is indeed yours completely and legally, and that no individual or government entity has any right, lien, claim or encumbrance to your property. With title insurance you are assured that any valid claim against your property will be borne by the title company, and that your rights as the homeowner are protected.

How can there be any title defects if the title has been searched?

Title insurance is issued after a careful examination of copies of the public record. But even the most thorough search cannot absolutely assure that no title hazards are present, despite the knowledge and experience of professional title examiners. In addition to matters shown by public records, other title problems may exist that cannot be disclosed in a search.

What protection does title insurance provide against defects and hidden risks?

Title insurance will pay for defending against any lawsuit attacking your title as insured, and will either clear up title problems or pay the losses of the insured party. For a one-time premium, an owner's title insurance policy remains in effect as long as you, or your heirs, retain an interest in the property.

Here are just a few of the most common hidden risks that can cause a loss of title or create an encumbrance on title:

- False impersonations of the true owner of the property.
- Forged deed, release or wills, instruments executed under invalid or expired power of attorney;
- Undisclosed or missing heirs; mistakes in recording legal documents
- Misinterpretations of wills
- Deeds by persons of unsound mind
- Deeds by minors
- Deeds by person supposedly single, but in fact married
- Fraud
- Liens for unpaid estate, inheritance, income or gift taxes

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