



With home ownership comes the need to protect against the past, as well as the future. Each successive owner brings the possibility of title challenges to the property. Title insurance protects a policy holder against challenges to rightful ownership of real property that arise from circumstances of past ownerships. Here are some examples of why you need title insurance:

1. A deed or mortgage in the chain of title may be forgery.
2. A deed or mortgage may have been signed by a person under age.
3. A deed or mortgage may have been made by an incapacitated person or one otherwise incompetent.
4. A deed or mortgage may have been made under a power of attorney after its termination and would, therefore, be void.
5. A deed or mortgage may have been made by a person other than the owner, but with the same name as the owner.
6. A deed or mortgage may have been procured by fraud or duress.
7. The testator of a will might have a child born after the execution of the will, a fact that would entitle the child to claim his/her share of the property.
8. Title transfer by an heir may be subject to a federal estate tax lien.
9. An heir or other person presumed dead may appear and recover the property or an interest therein.
10. A judgement or levy upon which the title is dependent may be void or voidable on account of some defect in the proceeding.
11. Title insurance covers attorney's fees and court costs.
12. Title insurance helps speed negotiations when you're ready to sell or obtain a loan.
13. A deed or mortgage may be voidable because it was signed while the grantor was in bankruptcy.
14. There may be a defect in the recording of a document upon which your title is dependent.
15. Claims constantly arise due to marital status and validity of divorces. Only title insurance protects against claims made by nonexistent or divorce "wives" or "husbands".
16. Many lawyers, in giving an opinion on a title, protect their clients as well as themselves, by procuring title insurance.
17. By insuring the title, you can eliminate delays and technicalities when passing your title on to someone else.
18. Each title insurance policy we write is paid up, in full, by the first premium for as long as you or your heirs own the property.
19. Over the last 25 years, claims have risen dramatically.
20. A fire destroys only the house and improvements. The ground is left. A defective title may take away not only the house, but also the land on which it stands. Title insurance protects you (as specified in the policy) against such loss.
21. Title insurance reimburses you for the amount of your covered losses.