20 REASONS FOR TITLE INSURANCE





- 1. Title Insurance will protect you against a loss on your home or land due to a title defect.
- **2.** A deed or mortgage in the chain of title may be a forgery.
- **3.** Claims constantly arise due to marital status and validity of divorces.
- **4.** A deed or mortgage may have been made by an incompetent or under-aged person.
- **5.** A deed or mortgage made under an expired power of attorney may be void.
- **6.** A deed or mortgage may have been made by a person with the same name as the owner.
- **7.** A child born after the execution of a will may have interest in the property.
- **8.** Title transferred 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.
- **10.** A judgment regarding the title may be voidable because of some defect in the proceeding.

- **11.** By insuring the title, you can eliminate delays when passing your title on to someone else.
- **12.** Title Insurance reimburses you for the amount of your covered loss.
- **13.** Title Insurance helps speed negotiations when you're ready to sell or obtain a loan.
- **14.** A deed or mortgage may be voidable if signed while the grantor was in bankruptcy.
- 15. Claims have risen greatly over the last 30 years.
- **16.** There may be a defect in the recording of a document upon which your title is dependent.
- **17.** Title Insurance may cover attorney fees and court costs.
- **18.** Many lawyers protect their clients as well as themselves by procuring Title Insurance.
- **19.** A deed or mortgage may have been procured by fraud or duress.
- **20.** A title Homeowners Policy is paid in full by the first premium for as long as you and your heirs own the property.