

# 20 REASONS FOR TITLE

**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 dramatically 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 covers attorneys' 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 policy is paid in full by the first premium for as long as you own the property.

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