



# CALIFORNIA TITLE COMPANY

## 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 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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