

# Why You Need Owner's Title Insurance

## What is title Insurance?

Owner's title insurance protects your right to your home.

By searching, clearing and insuring the title to your home before you buy it, your owner's title policy offers protection for your property rights for as long as you and your heirs own your home.

If ownership of your property ever comes into question, an owner's title insurance policy protects you from expensive legal problems that could result in the loss of your home.

## How title insurance works:

As property changes hands, mistakes and irregularities – often made long before you expressed interest in the property – can place your ownership in dispute. The seller may have...

- Avoided disclosure of using the property as collateral for an unpaid loan.
- Fraudulently claimed to be the sole owner.
- Failed to pay real estate taxes.

Even a simple mistake in the recording of legal documents, improper execution of legal instruments or the reappearance of undisclosed or missing heirs can result in the loss of your home.

## Title Insurance: The ultimate property protection

If ownership of your property is ever challenged, title insurance will defend your possession of the property—and assume the legal costs of that defense—for as long as you and your heirs own the property. What's more, if any challenge to your property's title proves to be legitimate, title insurance will pay for your losses, just as your title insurance policy provides.

## 20 Important Reasons Why You Need Owner's Title Insurance

1. Forgery
2. Fraud in the execution of documents
3. Undue influence on a grantor of a deed
4. False impersonation by someone purporting to be the owner of the property
5. Errors in surveys
6. Undisclosed or missing heirs
7. Wills not properly probated
8. Misinterpretation of wills and trusts
9. Mental incompetence of a grantor of a deed
10. Transfer of title by a minor
11. Heirs born after the execution of a will
12. Incorrect legal descriptions
13. Non-delivery of deeds
14. Unsatisfied claims not shown on the record
15. Deeds executed under expired or false powers of attorney
16. Confusion due to similar or identical names
17. Dower or courtesy rights of spouses of former owners
18. Incorrect indexing of the land records
19. Clerical errors in recording legal documents
20. Delivery of deeds after the death of the Grantor

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