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20 Reasons why Title Insurance is Important to You

There are few things in life more important than protecting your home. The following are examples of why you need a Policy of Title Insurance. Remember that the best title search and examination cannot protect your equity and home from matters not appearing in the public records. However, you CAN be protected!

1. A defective title may take away not only the house, but the land on which it stands.
2. A deed or a mortgage in the chain of title may be a forgery.
3. A deed or a mortgage may have been signed and executed by a minor.
4. A deed or a mortgage may have been executed under a *Power of Attorney* after the death of the principal and could therefore be void.
5. A deed or a mortgage may have been executed by a mentally incompetent person
6. A deed or a mortgage may have been executed by a person other than the owner, but of the same name.
7. The testator of a will might have had a child born after the execution of the will, a fact that would entitle the child to claim his or her share of the property.
8. A will may have been revoked by the testator after its execution.
9. A conveyance by heirs-at-law of a person supposed to have died without a valid will may be defeated by a subsequent discovery and probate of a will.
10. An heir or other person presumed dead may appear and recover the property or an interest therein.
11. A judgment or levy upon which the title is dependent may be void or voidable on account of some defect in the proceedings.
12. Unless the title is insured, homeowners cannot be sure they will never suffer a loss through title disputes after buying or lending on real estate.
13. Title insurance helps speed negotiations when owners are ready to sell.
14. By insuring the title, owners can eliminate delays and technicalities when passing the title to someone else.
15. If the title is ever defeated, title insurance reimburses owners for the amount of their loss up to the face amount of the policy.
16. Each title insurance policy that the title insurance company writes is paid up, in full, by the first premium for as long the insured and/or heirs own the property.

17. Claims constantly arise due marital status and the validity of divorces. Title insurance protects against these claims of supposedly non-existent or divorced "wives" or "husbands".
18. Most attorneys, in giving an opinion on a title, protect their client as well as themselves, by obtaining title insurance.
19. The Title Policy covers the attorney fees involved in defending the title.
20. Title insurance is a protects your home!