21 REASONS WHY YOU NEED TITLE INSURANCE

A Deed or Mortgage…

1. …in the chain of title may be a forgery.
2. …may have been signed by an underage person.
3. …may have been procured by fraud or duress.
4. …may be voidable because it was signed while the grantor was in bankruptcy.
5. …may have been made by an incapacitated person or one otherwise incompetent.
6. …may have been made under a power of attorney after its termination, therefore, be voidable.
7. …may have been made by a person other than the owner, but with the same name as the owner.
8. Title transferred by an heir may be subject to a federal estate tax lien.
9. 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.
10. An heir or other person presumed dead may appear and recover the property or an interest therein.
11. A judgement or levy upon which the title is dependent may be void or voidable due to some defect in the preceding.
12. There may be a defect in the recording of a document upon which your title is dependent.
13. Claims constantly arise due to marital status and validity of divorces. Only Title Insurance protects against claims made by non-existent or divorce “wives” or “husbands.”
14. Many lawyers, in giving an opinion on a title, protect their clients as well as themselves, by procuring Title Insurance.
15. By ensuring the title, you can eliminate delays and technicalities when passing your title on to someone.
16. Each litle insurance policy we write is paid up, in full, by the first premium for as long as you or your heirs own the property.
17. A defective title may take away not only the house but also the land on which it stands. Title Insurance protects you, as specified in the policy, against such loss
18. Title Insurance reimburses you for the amount of your covered losses.
19. Title Insurance covers attorneys’ fees and court costs.
20. Title Insurance helps speed negotiations when you’re ready to sell or obtain alone.
21. Over the last 24 years, claims have risen dramatically.

We hope you never have a title claim

With home ownership comes the need to protect the property against the past, as well as the future. Each successive owner brings the possibility of title challenges to the property. Title Insurance protects a policyholder against challenges, arising from circumstances of past ownerships, to rightful ownership of real property.

For more information about Title Insurance, give me a call. Let's chat!

Susan Cunningham
"Your Agent Resource"
Assistant Vice President | Sales
(602) 616-9433
Susan.Cunningham@SecurityTitle.com

SECURITY TITLE AGENCY
A Fidelity National Financial Company

SECURITY TITLE AGENCY
A Fidelity National Financial Company
10619 N. Hayden Rd., Ste. A108
Scottsdale, AZ 85260