

21 Reasons for Title Insurance

Why Title Insurance is Important

1. A fire destroys only the house and improvements. The ground is left. 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.
2. A Deed in the chain of title may be a forgery.
3. A Deed may have been signed by a person under age.
4. A Deed may have been made by a person deemed incompetent.
5. A Deed may have been made under a Power of Attorney after its termination and would, therefore, be void.
6. A Deed may have been made by a person other than the owner, but with the same name as the owner.
7. A child born after the execution of a will may have an interest in the property.
8. A Deed may have been procured by fraud or duress.
9. Title transferred by an heir may be subject to a Federal Estate Tax lien.
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 proceeding.
12. Title Insurance covers attorney's fees and court costs.
13. Title Insurance helps speed negotiations when you're ready to sell or obtain a loan.
14. By insuring the title, you can eliminate delays and technicalities when passing your title on to someone else.
15. Title Insurance reimburses you for the amount of your covered losses.
16. A Deed may be voidable because it was signed while the grantor was in bankruptcy.
17. Each title insurance policy we write is paid up, in full by the first premium for as long as you or your heirs own their property.
18. There may be a defect in the recording of a document upon which your title is dependent.
19. Claims constantly arise due to marital status and validity of divorces. Only title insurance protects against claims made by nonexistent or divorced "wives" or "husbands."
20. Many lawyers, in giving an opinion on a title, protect their clients as well as themselves, by procuring title insurance.
21. Over the last 24 years, claims have risen dramatically.

We Hope You Never Have a Title Claim

Americans have the future in mind when they buy a house, and they purchase Homeowner's Insurance to help protect that future. But with homeownership comes the need to protect the property against the past, as well as the future.

Title Insurance protects a policyholder against challenges to rightful ownership of real property and challenges that arise from circumstances of past ownership. Each successive owner brings the possibility of title challenges to the property.

When you purchase real property, **rely on Fidelity National Title** to protect your interests. You'll be insured by a company backed by a long history of successful title operations.

Rely on Fidelity National Title to Protect Your Investment

Every owner, purchase, and beneficiary, whether by a deed or contract, should have an insured title. The entire investment depends upon the quality of title. If you are buying real estate, you are paying for a good title and you should see that you have one. If either fire insurance or title insurance is omitted, your security is not complete.

For additional information or to ask specific questions,
please contact our Experienced Title Officers:

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Fidelity National Title
Trusted everywhere
every day.