

20 IMPORTANT REASONS WHY YOU SHOULD HAVE OWNER'S TITLE INSURANCE

These are just some of the hidden title risks that would not be disclosed by even the most meticulous title search, but are covered by an Owner's policy of 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. Incorrect representation of marital status
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