Fidelity National Title

Reasons for Title Insurance

- Title Insurance will protect you against a loss on your home or land due to a title defect.
- A deed or mortgage in the chain of title may be a forgery.
- Claims constantly arise due to marital status and validity of divorces.
- A deed or mortgage may have been made by an incompetent or under aged person.
- A deed or mortgage made under an expired power of attorney may be void.
- A deed or mortgage may have been made by a person with the same name as the owner.
- A child born after the execution of a will may have interest in the property.
- Title transferred by an heir may be subject to a federal estate tax lien.
- An heir or other person presumed dead may appear and recover the property or an interest.
- A judgment regarding the title may be voidable because of some defect in the proceeding.
- By insuring the title, you can eliminate delays when passing your title on to someone else.
- Title Insurance reimburses you for the amount of your covered loss.
- Title Insurance helps speed negotiations when you're ready to sell or obtain a loan.
- A deed or mortgage may be voidable if signed while the grantor was in bankruptcy.
- Claims have risen dramatically over the last 30 years.
- There may be a defect in the recording of a document upon which your title is dependent.
- Title Insurance covers attorney fees and court costs.
- Many lawyers protect their clients as well as themselves by procuring title insurance.
- A deed or mortgage may have been procured by fraud or duress.
- A title policy is paid in full by the first premium for as long as you own the property.