Fidelity National Title®

Common Title Obstacles

THERE ARE MANY TITLE ISSUES THAT COULD CAUSE YOU TO LOSE YOUR REAL PROPERTY OR YOUR MORTGAGE INVESTMENT. EVEN THE MOST IN DEPTH SEARCH OF PUBLIC RECORDS PERFORMED BY THE MOST EXPERIENCED TITLE PROFESSIONALS MAY NOT DISCLOSE THE MOST DANGEROUS THREAT: HIDDEN RISKS. THESE RISKS MAY NOT BE UNCOVERED UNTIL YEARS LATER. WITH AN ALTA HOMEOWNER'S POLICY ISSUED BY FIDELITY NATIONAL TITLE, THE OWNERSHIP TO THE TITLE OF YOUR HOME CAN BE PROTECTED. HERE ARE JUST A FEW OF THE MOST COMMON HIDDEN RISKS THAT CAN CAUSE A LOSS OF TITLE OR CREATE AN ENCUMBRANCE ON TITLE:

- Administration of estates of persons absent but not deceased
- Bankruptcies
- Birth or adoption of children after date of will
- Building permit and zone violations
- Business Trust
- Claims of creditors against real property sold by heirs
- Clearing liens or judgments
- Clearing child or spousal support liens
- Corporate franchise taxes, a lien on all corporate assets
- Deeds delivered after death of grantor/ grantee, or without consent of grantor
- Deeds by illegal aliens
- Deeds by minors
- Deeds by persons supposedly single, but in fact married
- Deeds from a bigamous couple
- Deeds in lieu of foreclosure given under duress
- Deeds of persons of unsound mind
- Defective acknowledgments
- Discovery of will of apparent intestate
- Easements by prescription not discovered
- Errors in Public Records
- Establishing fact of Death-Joint Tenancy
- Family Trust
- False impersonation of the true owner of the property
- Federal condemnation without filing notice
- Foreclosures
- Forged deeds, releases or wills
- Fraud
- Instruments executed under invalid or expired power of attorney
- Last minute changes in buyers
- Last minute changes in coverage
- Marital rights of spouse purportedly, but not legally divorced
- Misinterpretations of wills
- Mistakes in recording legal documents
- Physical inspection findings, encroachments, off-record easements
- Probates
- Proper execution of documents
- Proper Jurats
- Proper Notary seals
- Recent construction
- Transfers or loans involving corporations or partnerships
- Undisclosed divorce of spouse who conveys as consort's heir
- Undisclosed or missing heirs
- Use or proper execution of Power of Attorney