Fidelity National Title

21 Reasons for Title Insurance

BUYING PROPERTY IS A NUMBERS BUSINESS

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 or mortgage in the chain of title may be a forgery.
3. A deed or a mortgage may have been signed by a person under age.
4. A deed or a mortgage may have been made by a person deemed uncompetent.
5. A deed or a mortgage may have been made under a power of attorney after it's termination and would, therefore, be void.
6. A deed or a mortgage may have been made by a person other than the owner, but with the same name as the owner.
7. 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.
8. A deed or mortgage 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 judgement 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 negotions 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 or mortgage 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 the 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, purchaser, 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.