



RISKS COVERED BY TITLE INSURANCE

The protection of title insurance extends far beyond the risk that may be incurred by the purchaser as a result of an error or negligence by the person performing the search and examination.

AMONG THE MANY RISKS COVERED BY TITLE INSURANCE ARE:

- Someone else owns an interest in your land
- Deeds delivered after death of seller or buyer
- Wills not probated; undisclosed or missing heirs
- Mistakes in the public records
- Impersonation of the owner
- Forged deeds, mortgage releases, etc.
- Falsified records
- Instruments executed under fabricated or expired powers of attorney
- Someone else has an easement or encumbrance on the land
- Lack of right of access to and from the land, vehicular and pedestrian, based upon a legal right
- Confusion from similarity of names
- Deeds or mortgages by those mentally incompetent, of minor age or supposedly single but actually married
- Transfer of title through foreclosure sale where requirements of foreclosure statute have not been strictly met
- Someone else has rights affecting your title because of leases, contracts, or options

