

Why Title Insurance?



Although the Title Professional searches all records and indexes, this examination cannot protect the client from hidden title defects such as:

- Forgery of Deed, Mortgage Release, etc.
- Deeds delivered without consent or after death of a grantor.
- Undisclosed heirs.
- Deeds from Mental Incompetents or minors.
- Errors in recording documents.
- Discovery of a will of an apparent intestate or a later will in a testate estate.
- Federal Gift or Estate Tax Liens.
- A false impersonation of true owner, spouse or lien holder.
- Documents executed pursuant to expired powers of attorney.
- Deeds from a corporate entity without authority.
- Misinterpretation of a Trust, Will, Deed or other document.
- False representation of marital status.
- Lack of service or jurisdiction of parties in judicial proceedings.
- Legal descriptions apparently, but not actually adequate.
- Capacity and powers of foreign personal representative or trustees to act.
- Assessment passed, but not yet placed on tax duplicate.
- Errors in tax records
- Rights of common law spouses.
- Deeds which are actually mortgages.
- Deeds, Mortgages, or land contracts set aside by Bankruptcy proceedings.
- Defective notarization.
- Rights of military personnel.
- Prescriptive rights not of record.
- Lack of necessary parties in judicial proceedings.
- Financing statements in a name of a non-owner debtor.
- Criminal proceeding creating a lien-Ohio racketeering statute.
- Erroneous reports of government officials.
- Deeds to and from non-existent or fictitious persons.
- Void conveyances in violation of public policy, (gambling debt, and restraint of trade).

****Additional coverage may be available for Mechanic's Liens and Survey Coverage.***