

## Know before you close.

## THE IMPORTANCE OF THE OWNER'S TITLE INSURANCE POLICY 30 of the Most Common Title Issues

## Despite all of the changes imposed by the CFPB, consumers should be aware of the following 30 common title problems that can occur after the purchase of a property:

- 1. Impersonation of the true owner of the land
- 2. Forged deeds, releases, etc.
- Instruments executed under fabricated or expired power of attorney
- Deeds delivered after death of grantor/ grantee, or without consent of grantor
- 5. Deeds to or from defunct corporation
- 6. Undisclosed or missing heirs
- 7. Misinterpretation of wills
- 8. Deeds by persons of unsound mind
- 9. Deeds by minors
- 10. Deeds by illegal aliens
- 11. Deeds by persons supposedly single but secretly married
- 12. Birth or adoption of children after date of will
- 13. Surviving children omitted from will
- 14. Mistakes in recording legal documents
- Want of jurisdiction of persons in judicial proceedings
- 16. Discovery of will of apparent intestate
- 17. Falsification of records
- Claims of creditors against property sold by heirs or devisees

Know before you close. Fidelity National Title Your CFPB readiness partner - every step of the way.

©Copyright 2015 Fidelity National Title Company.

- Deeds in lieu of foreclosure given under duress
- 20. Easements by prescription not discovered by a survey
- Deed of community property recited to be separate property
- 22. Errors in tax records
- 23. Deed from a bigamous couple
- 24. Defective acknowledgements
- 25. Federal condemnation without filing notice
- 26. Corporation franchise taxes, a lien on all corporate assets
- 27. Erroneous reports furnished by tax officials
- Administration of estates of persons absent but not deceased
- Undisclosed divorce of spouse who conveys as consort's heir
- Marital rights of spouse purportedly, but not legally divorced

The Owner's Title Insurance Policy remains key in the protection of your property investment. You can count on Fidelity National Title to ensure you are covered.

Wendy Davis AVP/Sales Executive 415-756-3823 Wendy.Davis@fnf.com http://www.wendydavisatfidelity.com



Questions? Contact us today for more information. We are your CFPB Readiness Partner...Every step of the way.

Having trouble viewing the email? Click here to view a printer ready version