

There are many title issues that could cause you to lose your property or your mortgage investments. Even the most careful search of public records may not disclose the most dangerous threat: hidden risks. These issues may not be uncovered until years later.

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**Without title insurance from a reputable and financially secure company, your title could be worthless.**

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With the proper insurance, your rights will be defended in court.



## Your title insurance policy protects you against potential defects such as:

1. Forged deeds, mortgages, satisfactions, or releases
2. Deed by person who is insane or mentally incompetent
3. Deed by minor (may be disavowed)
4. Deed from corporation, unauthorized under corporate by-laws or given under falsified corporate resolution
5. Deed from partnership, unauthorized under partnership agreement
6. Deed from purported trustee, unauthorized under trust agreement
7. Deed to or from a "corporation" before incorporation, or after loss of corporate charter
8. Deed from a legal nonentity (styled, for example, as a church, charity, or club)
9. Deed by person in a foreign country, vulnerable to challenge as incompetent, unauthorized, or defective under foreign laws
10. Claims resulting from use of "alias" or fictitious name style by a predecessor in title
11. Deed challenged as being given under fraud, undue influence, or duress
12. Deed following nonjudicial foreclosure, where required procedure was not followed
13. Deed affecting land in judicial proceedings (bankruptcy, receivership, probate, conservatorship, dissolution of marriage) unauthorized by court
14. Deed following judicial proceedings subject to appeal or further court order
15. Deed following judicial proceedings where all necessary parties were not joined
16. Lack of jurisdiction over persons or property in judicial proceedings