

Why Title Insurance?



Although the Title Professional searches all records and indexes, this examination cannot protect the client from hidden title defects. The attorney's opinion normally excludes such matters and the client has no recourse except as to his grantor, should a non-record title defect cloud the title 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.
- Pretermitted heirs.
- 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 a true owner, spouse or lien holder.
- Documents executed pursuant to an expired power of attorney.
- Deeds from a corporate entity without authority.
- Misinterpretation of a Trust, Will, Deed or other documents.
- 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 known-owner debtor.
- Criminal proceedings 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).