

THIRTY REASONS TO BUY TITLE INSURANCE

1. False personation of the true owner of the land
2. Forged documents
3. Documents executed under fabricated or expired powers of attorney
4. Deeds apparently valid but actually delivered after death of the grantor or grantee
5. Deeds to or from corporations before incorporation or after dissolution
6. Undisclosed heirs
7. Misinterpretation of a Will, deed or other document
8. Deeds by persons of unsound mind
9. Deeds by minors
10. Deeds by persons apparently single but actually married
11. Birth or adoption of children after date of Will
12. Children living at date of Will but not mentioned therein
13. Mistakes in recording legal documents
14. Discovery of later Will after probate of the first Will
15. Federal or State Estate and Gift Tax liens
16. Deeds in lieu of foreclosure set aside as being given under duress
17. Conveyances affecting rights of service members protected by Civil Relief Act
18. Errors in tax record
19. Defective acknowledgment due to lack of authority of notary public
20. Fraudulent changes in existing records by persons other than recording officials
21. Interests arising by deeds to fictitious characters to conceal illegal activities
22. Erroneous reports furnished by tax officials, but not binding on city/town
23. Administration of estates and probate of Will of a person absent but not deceased
24. Marital rights of spouse, purportedly but not legally divorced
25. Conveyances in violation of public policy which are subsequently declared void
26. Duress in execution of instruments
27. Deeds apparently valid but actually delivered without the consent of grantor
28. Discovery of a Will after intestate probate proceeding
29. Deeds by aliens
30. Ineffective waiver of tax liens by governing authorities later repudiated