

30 Common Title Problems



AMERICA'S ONE
TITLE AGENCY

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There are many title issues that can arise to cause the loss of your home, business or mortgage investment. Title issues not disclosed by the most careful search of the public records — called hidden hazards — are the most dangerous. Because of them, your abstract may be perfect, but your title worthless. Your attorney's examination may be the finest that skill, experience, and legal knowledge can produce, but your title may still be defective. An owner's title policy protects you as well as your heirs from financial loss caused by title issues. And the title insurer, without expense to you, will defend you against a claim made against the title of your property. The one-time premium is small. The protection is great. Before buying real estate, give our offices a call. Ask how simple it is to fully protect yourself against title loss. Listed here are 30 title problems that can occur. You may not discover them when you buy real estate, but months or years later, they can result in the loss of your property or an expensive lawsuit.

30 Common Title Problems

1. False impersonation of the true owner of the land
2. Forged deeds, releases, etc.
3. Instruments executed under fabricated or expired power of attorney
4. Deeds delivered after death of grantor or grantee or without consent of grantor
5. Deeds to or from a defunct corporation
6. Undisclosed or missing heirs
7. Misinterpretation of wills
8. Deeds by persons of unsound mind
9. Deeds by inappropriate persons
10. Deeds by aliens
11. Deeds by persons supposedly single but secretly married
12. Birth or adoption of children after date of a will
13. Surviving children omitted from a will
14. Mistakes in recording legal documents

15. Want of jurisdiction of persons in judicial proceedings
16. Discovery of will of apparent intestate (meaning: thought there was not a will)
17. Falsification of records
18. Claims of creditors against property sold by heirs or devisees
19. Deeds in lieu of foreclosure given under duress
20. Easements by prescription not discovered by a survey
21. Deed of community property recited to be separate property
22. Errors in tax records, e.g., listing payment against wrong property





23. Deed from a bigamous couple
24. Defective acknowledgements
25. Federal condemnation without proper notice
26. Corporation franchise taxes, a lien on all corporate assets
27. Erroneous reports furnished by tax officials
28. Administration of estates of persons absent but not deceased
29. Undisclosed divorce of spouse who conveys as consort's heir
30. Marital rights of spouse purportedly, but not legally, divorce



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Services:

Expanded Title Insurance

- Homeowners Policy
- Advantage Loan Policy

Standard Title Insurance

- Owners Policy
- Loan Policy

Specialty Products

- Foreclosure Guarantee
- Junior Loan Policy
- Chain of Title
- Listing Package
- Title Search

Closing Services

- One All Inclusive Closing Fee
- No Mobile Closing Fees in Michigan
- One Call Closing Anywhere, Anytime
- Full Service Escrow
- Short Sale Negotiation

This brochure is intended for information purposes only. Your title insurance policy contains terms and conditions that may limit or restrict coverage. Consult your attorney for specific advice regarding your legal rights.



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