

Buying Property is a Numbers Business.

Because of this fact, Financial Title Company provides title insurance to protect your property interests. Following are some important reasons for you to obtain title insurance for your real property:



1 A fire destroys only the house and improvements. The ground is left. A defective title may take away not only the house but also the land on which it stands. Title insurance protects you (as specified in the policy) against such loss.

2 A deed or a mortgage in the chain of title may be a forgery.

3 A deed or a mortgage may have been signed by a person under age.

4 A deed or a mortgage may have been made by an insane person or one otherwise incompetent.

5 A deed or a mortgage may have been made under a power of attorney after its termination and would, therefore, be void.

6 A deed or a mortgage may have been made by a person other than the owner, but with the same name as the owner.

7 The testator of a will might have had a child born after the execution of the will, a fact which would entitle the child to claim his or her share of the property.

8 A deed or a mortgage may have been procured by fraud or duress.

9 Title transferred by an heir may be subject to a federal estate tax lien.

10 An heir or other person presumed dead may appear and recover the property or an interest therein.

11 A judgment or levy upon which the title is dependent may be void or voidable on account of some defect in the proceeding.

12 Title insurance covers attorneys' fees and court costs.

13 Title insurance helps speed negotiations when you're ready to sell or obtain a loan.

14 By insuring the title, you can eliminate delays and technicalities when passing your title on to someone else.

15 Title insurance reimburses you for the amount of your covered losses.

16 A deed or mortgage may be voidable because it was signed while the grantor was in bankruptcy.

17 Each title insurance policy we write is paid up, in full, by the first premium for as long as you or your heirs own the property.

18 There may be a defect in the recording of a document upon which your title is dependent.

19 Claims constantly arise due to divorces. Only title insurance protects against claims made by non-existent or divorced "wives" or "husbands."

20 Many lawyers, in giving an opinion on a title, protect their client as well as themselves by procuring title insurance.

FINANCIAL
TITLE COMPANY
Integrity & Innovation

Rely on Financial Title Company to protect your investment

Every owner, purchaser and beneficiary should have an insured title. After all, your entire investment depends on the quality of title! Title insurance protects you against all of the challenges shown here. Whether this is your first or fiftieth real estate investment, ask your real estate agent or broker to specify Financial Title Company. You can rely on us to protect your interest because you will be insured by a company backed by nearly 60 years of successful title operations.

www.financialtitlecompany.com