



Common Title Issues

The purchase of a home and/or property is unquestionably a significant investment. For many, it is the single largest investment they will ever make. Most people are familiar with the basic process of buying a home. Mortgages, closing, escrow and so on are relatively familiar terms. However, there is a lot going on behind the scenes that most home buyers are not familiar with. Before moving forward with such a significant investment, it is best to take some precautions.

Unfortunately, in a transaction involving the transfer of property, there are a lot of moving parts. Listed below are some of the more common issues that can occur with the sale or purchase of a home. Now this doesn't mean these issues are frequent, but they can be quite complicated should they arise. This is why we highly recommend keeping yourself safe by doing two things:

- 1) **Consult with real estate professionals throughout the process** - they know to keep an eye out for these potential dangers and they have often dealt with many of them at some point.
- 2) **Purchase an Owner's Title Policy** - an owner's title policy will protect your investment not only from all of the issues listed, but many other potential hazards that could arise during your transaction.

- **Errors in Public Records** - sometimes information can be entered incorrectly
- **Unknown Liens** - there could be liens on the property from unpaid contractors or child support (among other debts)
- **Illegal Deeds** - deeds with forged or incorrect information
- **Missing Heirs** - someone may claim property belongs to him/her
- **Seller is in a Divorce** - this could impact the transaction if a deed is needed from an ex-spouse
- **Unknown Easements** - overlooked easements or rights of way that could limit owner's use of the property
- **Boundary/Survey Disputes** - an unsettled dispute over property lines can impact the transaction
- **Seller is in a Bankruptcy** - it will need to be determined if the debtor can sell the property
- **False Impersonation of Previous Owner** - someone can falsify ownership in an attempt to benefit from the sale of a property



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