



The Need for Title Insurance

Title insurance protects owners and lenders from loss resulting from defects in the title to real property. Even the most careful search of the public records may not find every title problem or defect. Your title may appear perfect when, in fact, there may be a serious problem that could affect the validity of the title to your property because, at times, problems and/or defects are hidden.

The title policy provides an avenue of recourse and recovery in the event either the lender or the buyer later sustains a monetary loss as a result of defects in title. Like any insurance, as the insured, our underwriter will defend you against an attack on the title to your property without any cost to you, providing it is a covered loss. If the attack is successful, the title insurer will indemnify you against the defined financial loss up to the policy limit. We believe that the one-time premium is worth the important protection.

The following is a non-exhaustive list of items that are covered:

1. Easements established through continued use but not discovered by a survey or in the public record.
2. Deeds by minors.
3. Defective acknowledgement.
4. Documents executed under duress.
5. Inadequate legal descriptions.
6. Deed of community property claimed to be separate property.
7. Errors in tax records.
8. Mistaken reports furnished from taxing authorities.
9. Mistakes in recording legal documents.
10. Misinterpretation of wills.
11. Birth or adoption of children after date of will.
12. Undisclosed or missing heirs.
13. Falsification of records.
14. Errors in indexing of legal documents by the County.
15. Forged deeds, releases, etc.
16. Deeds by persons supposedly single but secretly married.
17. Deeds from persons not competent to handle their affairs.
18. Surviving children omitted from a will.
19. Marital rights of spouse allegedly, but not legally, divorced.
20. Instruments executed under fabricated or expired powers of attorney.

Dallas

5950 Sherry Lane, Suite 300
Dallas, Texas 75225
214.389.5100 (Office)
214.389.5104 (Fax)

Plano/Frisco

5600 Tennyson Pkwy., Suite 385
Plano, Texas 75024
972.473.0330 (Office)
972.473.0334 (Fax)