



Know before you close.

THE IMPORTANCE OF THE OWNER'S TITLE INSURANCE POLICY 30 of the Most Common Title Issues

Despite all of the changes imposed by the CFPB, consumers should be aware of the following 30 common title problems that can occur after the purchase of a property:

1. 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/grantee, or without consent of grantor
5. Deeds to or from defunct corporation
6. Undisclosed or missing heirs
7. Misinterpretation of wills
8. Deeds by persons of unsound mind
9. Deeds by minors
10. Deeds by illegal aliens
11. Deeds by persons supposedly single but secretly married
12. Birth or adoption of children after date of will
13. Surviving children omitted from will
14. Mistakes in recording legal documents
15. Want of jurisdiction of persons in judicial proceedings
16. Discovery of will of apparent intestate
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
23. Deed from a bigamous couple
24. Defective acknowledgements
25. Federal condemnation without filing 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 divorced

The Owner's Title Insurance Policy remains key in the protection of your property investment. You can count on Fidelity National Title to ensure you are covered.

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201 Merchant St, Ste 2100, Honolulu 96813 | (808) 536-0404
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