# What Are The Most Common Title Problems?

1. **Errors in public records.** These are often clerical or filing errors affecting the deed or land survey and can be costly to amend.
2. **Fraud/forgery.** These cases involve false impersonation and forgery of a previous owner's signature on a deed, which can lead to ownership being contested.
3. **Undiscovered liens.** A judgment lien is a legal claim that can attach to real property, such as a home, that gives the creditor an interest in the property.
4. **Illegal deeds.** If a prior deed was executed by someone who did not have the legal right to transfer title – like a minor or someone with diminished capacity – ownership can be contested.
5. **Undiscovered wills/missing heirs.** If a homeowner dies without leaving a will, the will is not probated, or heirs are missing or unknown at their time of death, ownership can be contested.
6. **Boundary/survey disputes.** When your land survey shows different boundaries than your neighbors' surveys, it can create boundary disputes that can be expensive to rectify.
7. **Unknown easements/undiscovered encumbrances.** Third parties are granted a legal right to access or use a property for a specific purpose, which can affect the owner's right to possess the land.
8. **Unmarketable title.** This term refers to a property that has substantial title defects, is involved in ongoing litigation, or is burdened by rules that narrowly define how it can be used, making it hard to sell.

## How can title insurance protect me?

Purchasing title insurance does not mean you will never encounter a title problem, but it does protect you from financial loss arising from covered title defects.

### The one-time cost of title insurance:

- Provides coverage for as long as you or your heirs own the property.
- Protects you from the costs, attorneys' fees and expenses of defending against any matter insured by the policy.
- Protects you from financial loss, if you decide to sell your property and the title search reveals a covered defect in your property's title.

For many homeowners, their property is their largest investment — and that's well worth protecting from undiscovered title problems that could affect you or your family in the future.

## Contact me to learn more.

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