

What does title insurance protect you from? A lot.

There are few things in life more important than protecting your home. The following matters are examples of why you need a Stewart Title insurance policy. Remember that the best title examination or search cannot protect your equity and home from matters not appearing in the public records. However, a Stewart Title policy* can protect you from:

- Documents executed under false, revoked or expired powers of attorney
- False impersonation of the true land owner
- Undisclosed heirs
- Improperly recorded legal documents
- Prescriptive rights in another not appearing of record and not disclosed by survey
- Failure to include necessary parties to certain judicial proceedings
- Defective acknowledgements due to improper or expired notarization
- Corporate franchise taxes as liens on corporate real estate assets
- Gaps in the chain of title
- Mistakes and omissions resulting in improper abstracting
- Forged deeds, mortgages, wills, releases of mortgages and other instruments
- Deeds by minors
- Deeds which appear absolute, but which are held to be equitable mortgages
- Conveyances by an heir, devisee or survivor of a joint estate who attempts to attain title by ill-gotten means
- Inadequate legal descriptions



- Conveyances by undisclosed divorced spouses
- Duress in execution of wills, deeds and instruments conveying or establishing title
- Issues involving delivery of conveyancing instruments
- Deeds and wills by persons lacking legal capacity
- State inheritance and gift tax liens
- Errors in tax records
- Demolition and substandard building liens
- Administration of estates and probate of wills of missing persons who are presumed deceased
- Issues of rightful possession of the land
- Issues concerning the rightful conveyances by corporate entities
- Deeds and mortgages by foreigners who may lack legal capacity to hold title
- Legal capacity of foreign personal representatives and trustees

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- Issues involving improper marital status
- Improper modification of documents
- Rights of divorced parties
- Conveyances in violation of public policy
- Misinterpretation of wills and ancillary instruments
- Deeds by persons falsely representing their marital status
- Claims by creditors of decedent against property improperly conveyed by heirs and devisees
- Issues concerning unlawful takings by eminent domain or condemnation
- Special tax assessments
- Real estate homestead exceptions
- Forfeitures of real property due to criminal acts
- Issues concerning adoption of children
- Conveyances and proceedings affecting rights of military personnel protected by the Soldiers' and Sailors' Civil Relief Act
- Issues concerning interests noted in financial statements filed under Uniform Commercial Code
- Interests arising by deeds of fictitious parties
- Adverse possession
- Lack of jurisdiction or competency of persons in judicial proceedings
- Community property issues
- Utility easements
- False affidavits of death or heirship
- Intestate estates
- Probate matters
- Federal estate and gift tax liens

*Subject to certain limitations set forth in the policy.

Visit stewart.com for more information about title insurance and to find out why Stewart is the right title company for you.

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