

Kemp Title Agency - Why Title Insurance?



There are few things in life more important than protecting your home. The following are examples of why you need a Stewart Title Guaranty Company insurance policy. Please remember, the best title examination or search cannot protect your equity and home from matters not appearing in the public records, or matters that are known to certain parties to your loan or purchase transaction but not disclosed to you. However, you may acquire a Stewart Title owners title insurance policy* to 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 conveyance 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.
- 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.
- Interstate estates.
- Probate matters.
- Federal estate and gift tax liens.

KEMP TITLE AGENCY, LLC

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The purchase of title insurance is optional and your decision to purchase or not purchase it will not affect the approval of your loan.