

WHAT DOES TITLE INSURANCE PROTECT YOU FROM? **A LOT.**

There are few things in life more important than protecting your home. Remember that the best title examination or search cannot protect your 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 or indexed legal documents
- 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
- Forged deeds, mortgages, wills, releases of mortgages and other instruments
- 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
- Deeds and wills by persons lacking legal capacity
- Demolition and substandard building liens
- Issues of rightful possession of the land
- Claims by creditors of decedent against property improperly conveyed by heirs and devisees
- 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
- Probate matters or intestate estates
- Federal estate and gift tax liens

Contact us for more information.

Stewart Title of California, Inc.
stewart.com



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* Subject to exceptions and exclusions from coverage set forth in the Policy.