



Title Insurance Claims

WHAT DOES TITLE INSURANCE COVER?

Owner's title insurance is often misunderstood by homebuyer's at closing. For a low, one-time fee, homebuyers can rest assured knowing they are protected against debts or claims to their property. Title Insurance protects homeowners against many hidden defects, the most common of which are as follows:

- A forged will or deed that does not transfer title to the buyer
- Deeds, wills, and trusts that contain incorrect names
- Unpaid mortgages, judgments or tax liens
- Easements
- Incorrect notary acknowledgements
- Documents executed under an expired or fabricated power of attorney
- A signature of a minor or mentally incompetent person
- Fraudulent misrepresentations
- Previously undisclosed heirs with claims against the property
- Invalid divorces
- False affidavits
- Sellers who misrepresent their marital status
- Clerical errors in the land records office of the courthouse
- Confusion arising from similarity of names
- Undiscovered wills

An Owner's Title Insurance can protect you against these claims. Title claims can be costly and may prevent you from selling or refinancing your home. Make sure you protect your investment in your property with the purchase of an Owner's Title Insurance Policy from Charter Title.



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