

Hidden Title Problems

An important aspect of title insurance is its emphasis on risk elimination before insuring which provides policyholders the best possible chance to avoid title claim and loss. The process starts with a search of public land records affecting the property. Next, Corinthian Title conducts an examination on behalf of the underwriter to determine if the property is insurable with the intent to report all "material objections" to the title.

Often, documents that do not clearly transfer title are discovered in the history after an initial records search. Title problems are then disclosed so they can be corrected whenever possible. Unfortunately, not all title problems are based upon recorded documentation and even the most diligent preventative work cannot locate all hidden title hazards. Despite the careful expertise that goes into title search and examination, hidden hazards can emerge after closing including:

- A person or entity might claim to have a deed giving them ownership to your property or have a lease giving them the right to possess your property.
- A person or entity might claim to hold an easement giving them a right of access across your property.
- A person or entity might claim to have a lien on your property securing a repayment of a debt.
- Forged deeds and other documents.
- Misfiled deeds and other documents and other mistakes in the public record that are not detected prior to closing.
- Liens and/or unpaid Tax or Supplement Tax payments against the subject property prior to the closing that were not disclosed in the preliminary report.
- Inaccurate or conflicting wills, trusts and/or unauthorized signers to a trust, related to the title of the property.
- Missing heirs who suddenly appear and claim to own the property.
- The property was condemned but there is no official record of the condemnation.
- Fraud associated with title ownership.
- Errors, flaws and omissions in the recorded documents or new documents to be recorded that are not detected prior to closing.



- Mistakes made during the examination process which results in the non-disclosure of items in the preliminary report.
- Mechanic's Lien right to record a lien within the lien period after construction is completed on the property.
- The fraudulent use of a "power of attorney" OR the use of a "power of attorney" which has been rescinded.
- A deed is recorded granting from an invalid entity or defunct corporation, a person of unsound mind, executed under duress or coercion, under the influence of drugs or alcohol or otherwise incapacitated.
- The non-disclosure on the preliminary report of those off-record items as set forth on a survey of the property.

Be sure to protect your home with an owner's title insurance policy issued by Corinthian Title Company. Title insurance may offer financial protection against these and other covered title hazards, defending against an attack on title as insured, and will either perfect the title or pay valid claims. Your home is your most important investment.

Contact us today for all your title and escrow questions!

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