

What Are The Most Common Title Problems?

- Errors in public records.** These are often clerical or filing errors affecting the deed or land survey and can be costly to amend.
- Fraud/forgery.** These cases involve false impersonation and forgery of a previous owner's signature on a deed, which can lead to ownership being contested.
- Undiscovered liens.** A judgment lien is a legal claim that can attach to real property, such as a home, that gives the creditor an interest in the property.
- Illegal deeds.** If a prior deed was executed by someone who did not have the legal right to transfer title – like a minor or someone with diminished capacity – ownership can be contested.
- Undiscovered wills/missing heirs.** If a homeowner dies without leaving a will, the will is not probated, or heirs are missing or unknown at their time of death, ownership can be contested.
- Boundary/survey disputes.** When your land survey shows different boundaries than your neighbors' surveys, it can create boundary disputes that can be expensive to rectify.
- Unknown easements/undiscovered encumbrances.** Third parties are granted a legal right to access or use a property for a specific purpose, which can affect the owner's right to possess the land.
- Unmarketable title.** This term refers to a property that has substantial title defects, is involved in ongoing litigation, or is burdened by rules that narrowly define how it can be used, making it hard to sell.



How can title insurance protect me?

Purchasing title insurance does not mean you will never encounter a title problem, but it does protect you from financial loss arising from covered title defects.

The one-time cost of title insurance:

- Provides coverage for as long as you or your heirs own the property.
- Protects you from the costs, attorneys' fees and expenses of defending against any matter insured by the policy.
- Protects you from financial loss, if you decide to sell your property and the title search reveals a covered defect in your property's title.

For many homeowners, their property is their largest investment – and that's well worth protecting from undiscovered title problems that could affect you or your family in the future.

Contact me to learn more.

Touchdown Abstract Services, Inc.



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Successful Real Estate Closing

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