



Why do I Need Title Insurance?

There are many title issues that could cause you to lose your property or your mortgage investment. Even the most careful search of public records may not disclose the most dangerous threat: hidden risks. These issues may not be uncovered until years later.

Here are some of the issues that occur most frequently:

Deeds by persons supposedly single, but secretly married

Deeds delivered after death of grantor/grantee, without consent of grantor

Deeds in lieu of foreclosure given under duress

Marital rights of spouse purportedly, but not legally, divorced

Impersonation of the true owner of the land

Deeds by minors

Deeds by persons of unsound mind

Deeds to or from defunct corporations

Defective acknowledgements by notaries

Discovery or will of apparent intestate

Duress in execution of instruments

Erroneous reports furnished by tax officials

Forged deeds, releases, etc.

Misrepresentation of will

Mistakes in recording legal documents

Surviving children omitted from will

Administration of estate of persons absent but not deceased

Birth or adoption of children after date of will

Claims of creditors against property sold by heirs or devisees

Deed of community property recited to be separate property

Deeds by foreign parties

Without title insurance from a reputable and financially solvent company, your title could be worthless. With the proper insurance, your rights will be defended in court.

We are one of the nation's oldest title companies, tracing our history to 1889. When you choose the title company for your next transaction, make sure to Think First!

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