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Good Reasons for Purchasing Title Insurance:

- ~Forged deeds, mortgages, satisfaction or releases of mortgages and other instruments.
- ~False Impersonation of the true owner of the land or of his consort.
- ~Instruments executed under fabricated or expired power of attorney (death or insanity of principal).
- ~Deeds apparently valid but actually delivered after death of grantor or grantee. Or without consent of grantor.
- ~Deeds by persons of unsound mind.
- }>Deeds by minors.
- ~Deeds not properly delivered.
- ~Deeds which appear to convey title but are really mortgages.
- ~Outstanding prescriptive rights not of record and not disclosed by survey.
- ~Descriptions apparently but not actually adequate.
- ~Duress in execution of instruments.
- ~Failure to include necessary parties in judicial proceedings.
- ~Federal estate and gift tax liens.
- ~State inheritance and gift tax liens.
- ~Errors in tax records. (For example, listing payment against wrong property).
- ~Ineffective waiver of tax liens by tax or other governing authorities repudiated later by successors.
- ~Corporation franchise taxes as lien on all corporate assets, notice of which does not have to be recorded in the local recording office.
- ~Erroneous reports furnished by tax officials, but not binding on municipality.
- ~Tax homestead exemptions set aside as fraudulently claimed.
- ~Lack of capacity of foreign personal representatives and trustees to act.
- ~Deeds from nonexistent entities.
- ~Interests arising by deeds to fictitious characters to conceal illegal activities on the premises.
- ~Deeds in lieu of foreclosure set aside as being given under duress. (No Powers to convey-Acts beyond the scope of the powers of a corporation).
- ~Ultra vires (No authority to act upon) deeds given under falsified corporate resolution.

- ~Conveyances and proceedings affecting rights of servicemen protected by .Soldiers and Sailors Civil Release Act,
- ~Federal condemnation without filing of notice (Federal law does not require filing of notice of taking in local recording office).
- ~Deeds from record owner of land where he has sold property to another purchaser on unrecorded land contract and the purchaser has taken possession of premises,
- ~Detective acknowledgement due to lack of authority of notary, (Acknowledgement taken before commission or after expiration of commission),
- ~Deed of property recited to be separate property of grantor which is in fact community or joint property,
- ~Lack of a legal right of access to and from the property,
- ~Matters affecting title whose origins existed before the period of title examination and which have not prescribed by operation of law,
- ~Deeds by persons apparently single but actually married~
- ~Deed from bigamous couple--prior existing marriage in another jurisdiction,
- ~Undisclosed divorce of spouse who conveys as sole heir of deceased consort,
- ~Undisclosed heirs,
- ~Misinterpreted of wills, deeds and other instruments.
- ~Birth or adoption of children after date of will.
- ~Children living at date of will but not mentioned therein,
- ~Discovery of will of apparent intestate.
- ~Adm;n;strat;on of estates and probate of wills of persons absent but not deceased.
- ~Conveyance by heir, devisee or survivor of a joint estate who murdered the decedent,
- ~Deed from trustees of purported business trust which is in fact a partnership of joint stock association.
- ~Deed of executor under Non-Intervention Will when order of solvency has been fraudulently procured or entered, (Executor is not authorized to settle and distribute the estate),
- ~Deed to or from corporations before incorporation of after surrender of forfeiture of charter,
- ~Claims of creditors against property conveyed by heirs or devisees within prescribed period after owner's death.
- ~Mistakes in recording legal documents. (For example, incorrect indexing, errors and omissions in transcribing and failure to preserve original instruments).
- ~Record easement, but erroneous ancient locations of pipe or sewer line which does not follow route of granted easement.
- ~Special assessments where they become lien upon passage of resolution and before recordation or commencement of improvements for which assessed.
- ~Lack of jurisdiction of persons in judicial proceedings,