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HSTX TITLE

HIDDEN HAZARDS ON A DEED

THERE CAN BE 'HIDDEN HAZARDS' TO A PROPERTY THAT EVEN THE MOST METICULOUS TITLE SEARCH MAY NOT REVEAL.

A 'hidden hazard' is an issue not uncovered in the research of deeds, maps and plats, mortgages, tax records, court records, liens, abstracts of judgement, probate and divorce actions, etc.

A 'hidden hazard' could include defective deeds, fraud or forgery, clerical record errors, mental incompetence, or claims by previously unknown spouses or heirs. These kinds of defects can arise after the purchase of a property and can jeopardize the right to ownership.

A home is probably the single largest investment you will make in your life. You insure everything else that is valuable to you (your life, car, health, pets, etc.), so why not your largest investment? Title insurance protects your property rights for as long as you own your home.

For more information, contact your HSTX Title Escrow Officer or visit hstxtitle.com.



TITLE INSURANCE PROTECTS THE HOMEBUYER

- + TITLE INSURANCE IS THE OWNER'S PROTECTION AGAINST THE LOSS IF PROBLEMS OR 'HIDDEN HAZARDS' RESULT IN A CLAIM AGAINST THEIR OWNERSHIP.
- + IF A CLAIM IS MADE AGAINST A PROPERTY, TITLE INSURANCE WILL, IN ACCORDANCE WITH THE TERMS OF THE POLICY, ASSURE THE OWNER OF A LEGAL DEFENSE AND PAY COURT COSTS.
- + IF THE CLAIM PROVES VALID, THE OWNER MAY BE REIMBURSED FOR ACTUAL LOSS UP TO THE FACE AMOUNT OF THE POLICY.