



New Braunfels Title Company
San Marcos Title Company
Seguin Title Company



How to Get an Easier Closing

How having Owner's Title Insurance protects YOU:

- Improper execution of documents
- Mistakes in recording or indexing of legal documents
- Forgeries and fraud
- Undisclosed or missing heirs
- Unpaid taxes and assessments
- Unpaid judgements and liens
- Unreleased mortgages
- Mental incompetence of grantors on the deed
- Impersonation of the true owners of the land by fraudulent persons
- Refusal of potential purchaser to accept title based upon condition of title

Common Title Issues:



- Property boundary lines (*1-2 ft marginal error*)
- Getting proper documents
 - *Wills*
 - *Partnership agreements*
 - *Power of attorneys*
- Avoiding buying on credit during the process
- Siblings signing documents

Title Insurance: Insures against loss sustained by an insured party due to the condition of the title being other than as insured. The beneficiaries of the title insurance policies generally are real estate buyers and mortgage lenders. A title insurance policy protects the named insured against title defects, liens and encumbrances existing as of the date of the policy and not excepted from coverage. For a one time premium, the policy remains in effect until the property is sold or refinanced.

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