

Uninsured Deeds

WHAT IS AN UNINSURED DEED?

An uninsured deed is basically a deed that has not been examined or insured by a title company:

- Most common problems from uninsured deeds come from Quitclaim Deeds between family members, especially husband and wife.

When a person is added to title, there is an opportunity for matters recorded against him/her to attach to the property.

WHY SHOULD IT BE OF CONCERN?

In a sale or loan transaction, the validity of an uninsured deed may be questioned:

- Was it signed under duress?
- Is it a forgery?
- Was there adequate consideration given to the grantor, and if not, why?

Please be aware that uninsured deeds may cause a delay in clearing title.

THE FOLLOWING ITEMS MAY INDICATE THAT THERE IS AN UNINSURED DEED ON YOUR PROPERTY.

Be on the lookout for:

- The accommodation stamp.
- No title company name or title order number.
- No escrow number showing on the document.
- A handwritten document.
- Recorded time is not 8:00 a.m.

If you have any questions when you review your deed, please feel free to give your Equity Title Representative a call to assist you.



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