

# Undisclosed and Missing Heirs

***... Another reason for title insurance!***

**W**hile there should be no risks in transferring property, risks unfortunately do exist. Any number of problems can remain undisclosed even after public records have been thoroughly searched. These hidden defects are dangerous because they may not come to light for months, or even years after the transfer occurs. Title Insurance protects the buyer from damages and expenses incurred because of the defects covered by the policy.

Often, there is simply no way to know who may try to lay claim to the property you are purchasing. An example of a hidden defect is the “one dollar” deed, in which an elderly family member practically gives a home away to another family member for little or no consideration. If the elderly family member later passes on, the heirs may try to challenge the deed in court.

***Missing or undisclosed heirs can arise like ghosts out of the past:***

- \* Surviving children omitted from a will
- \* Children born or adopted after a will is executed.
- \* Conveyances by an heir, devisee or survivor of a joint estate who murdered the decedent.

***Remember, once purchased Title Insurance remains in effect for as long as you own your property. Title insurance provides security and peace of mind in property ownership.***



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