

MONARCH TITLE COMPANY

COMMON TITLE PROBLEMS THAT CAN CAUSE DELAYS



At Monarch Title Company, we are proud of our thorough and extensive search of public record, so you can enjoy your property purchase. If an issue arises, we work collaboratively with the seller, buyer and lending partners to overcome any hurdles created by a property's ownership history. Here are some common issues we've helped our clients resolve ahead of closing day:

LIENS

If the previous homeowner has an outstanding debt, then there could be a lien associated with your dream home, which gives the owed person a right to the property until the debt is paid. Claims can arise from unpaid property or income taxes, unpaid child support or court judgments. (Even unpaid parking tickets!)

A common form is the mechanic's lien, which occurs when a contractor or subcontractor isn't paid for the work they did on a property (like a new roof or driveway).

FRAUD AND FORGERY

A forged signature or other falsified information on a deed or another legal document tied to the property can cause significant issues.

EASEMENT

An easement is the legal right of an individual to use someone else's property for a specific purpose. Easements can be on the books for several reasons, such as shared driveways or access to utility equipment. You'll also want to know if the local municipality has any easements on your property.

MISSING HEIR

If a property owner dies, their will usually directs who gains ownership of the house and property. However, down the road, a previously unknown heir could appear and try to make an ownership claim.

HUMAN ERROR

Errors made in public records can slow the process of producing a clear title for your property.



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