

STANDARD TITLE VS. EXTENDED TITLE INSURANCE

PROTECT AGAINST LOSS

Standard Policy

Extended Policy



Forgery



False Impersonation of the true owner of land or contract



Instruments executed under fabricated or expired Power of attorneys



Deeds delivered after the death of the Grantor



Deeds by minors



Deeds by persons of unsound mind



Deeds not properly delivered



Incorrect legal descriptions



Duress in execution of instruments



Misrepresentation of the marital status of the grantor



Misinterpretation of wills, deeds and other instruments



Interests arising by deeds of fictitious characters to conceal illegal activities on the premises

Continued...



WFG National Title Insurance Company
a Williston Financial Group company

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Undisclosed or missing heirs



Wills not properly probated



Deeds to or from invalid or non-existing corporations or partnerships



Record defects, liens, encumbrances, adverse claims or other matters not known or disclosed to the new owner that attach before date of policy



Mistakes in recording legal documents



Unmarketability of title



Legal right of access



Easements, claims of easements or encumbrances which are not shown by the records



Taxes or assessments not shown as existing liens by the records



Unrecorded liens for service, labor or materials imposed by law



Encroachments and boundary conflicts which a correct survey would disclose and not shown of record



Claims of parties in possession not shown of record



Unpatented mining claims



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