

## Why You Need Title Insurance when Purchasing a Home

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Once settlement occurs, you, as the owner, are financially responsible for any valid claims made against your new home. This means any unresolved issues involving the property and any prior owner becomes your responsibility. Title insurance is a policy insuring an owner against such claims or losses by reasons of defects in the chain of title or ownership to the property. Defects that can arise with respect to an individual's right to, interest in, or evidence of ownership in land may include such situations where:

- Deeds are delivered after the death of a prior owner or current owner or without the consent the prior owner;
- There are undisclosed or missing heirs to the property;
- Deeds are issued by persons identified as single, but are married or not legally divorced;
- There are claims of creditors against the property;
- The property was condemned without the proper filing of notice;
- Easements were not previously discovered or not properly recorded;
- There are unpaid taxes by estates; or
- There are pending mechanics' liens.

Before settling on your new home, let the Real Estate team at Barley Snyder assist you with taking the appropriate steps to obtain title insurance to insure your investment is protected.

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