



What is an Uninsured Deed?

Most common problems from Uninsured Deed's come from Quitclaim deeds between family members, especially husband and wife. When a person is added to title, it is a window of opportunity for matters against him/her to attach to the property.

You should be concerned when taking a listing...

- Is it a divorce situation?
- Was it signed in distress?
- Possible bankruptcy?
- Possibly a Forgery Deed

How can you spot an uninsured deed when you order a profile from Chicago Title and look at the deed? Here are some red flags for your reference:

NO title company

NO escrow#

NO title company's order#

NO Title Company listed under County Recorder's information

Time recorded is normally 8:00:00 except specials

RECORDING REQUESTED BY:
Chicago Title Company
Escrow No.: 12-000000-AB
Locate No.: CAFNT0907-0907-0004-0000564887
Title No.: 12-345678

When Recorded Mail Document and Tax Statement To:
Mr. and Mrs. Smith
123 Main Street
Main, ST 12345

APN: 223-440-034

GRANT DEED

The undersigned grantor(s) declare(s)
Documentary transfer tax is \$1,428.90

[] computed on full value of property conveyed, or
[] computed on full value less value of liens or encumbrances remaining at time of sale,
[] Unincorporated Area City of **San Ramon,**

FOR A VALUABLE CONSIDERATION, receipt of which is hereby acknowledged,

CONTRA COSTA Co Recorder Office
STEPHEN L. WEIR, Clerk-Recorder
DOC-2007-0123456-00
Acct 4-Chicago Title Company
Wednesday, MAY 23, 2007 08:00:00
SRA\$1,428.90 MIC \$1.00 MOD \$2.00
REC \$6.00 FTC \$1.00
Ttl Pd \$1,438.90 Nbr-0003720961
Feb/23/11-3

SPACE ABOVE THIS LINE FOR RECORDER'S

and absolutely NO *Handwritten* document

Please always consult with your Chicago Title Escrow Officer if you have any questions.