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PR Newswire - Press Release  
**Top 10 Reasons to Check Your Property Title Search**

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ATLANTA, Oct. 17 /PRNewswire/ -- The real estate "bubble" market of the past 5 years has caused millions of documents to be recorded on property titles. This volume has increased the number of errors, and opened loopholes for document fraud. Because of this, more homeowners are becoming interested in checking their property title records, like they might check a vehicle history or their credit report. According to David Pelligrinelli, of TitleSearch.com, the title searches are more often showing some common title errors. "When our clients check the title search on their property, they are often surprised to find old liens, incorrect ownership, and even mortgages taken out without their knowledge," he said. Pelligrinelli goes on to describe the reasons that consumers request a title search:

1. Unreleased mortgages

Even though the financial account for a prior refinanced mortgage may be paid off, the lender also has to file a lien release with the county records office to remove the old mortgage from your property title. The extreme volume of mortgage refinance activity over the past 5 years has resulted in lenders becoming less careful in filing these documents.

2. Incorrect liens

Liens can become recorded on a property due to county clerk error, or misfiling of property tax payments.

3. Property vesting - family events

A title search will show the current ownership structure, if it is owned individually, jointly, as tenants-in-common, tenants by entireties, or even as a corporation. A death in the family, or divorce are also reasons to verify title search records.

4. Document fraud

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Increasingly, criminals are using property records fraud to commit financial crimes, and identity theft, without notice to the property owner.

5. Prior owners records

The gap between the contract and closing dates allows a loophole where liens or mortgages from a prior owner may not be cleared from property records.

6. Assessed value

The counties assessed value may not represent the true taxable value of property in today's changing market, resulting in an inflated tax bill.

7. Deed copy

A title search will provide a stamped recorded copy of the property deed, which can be valuable as proof of ownership, or residency.

8. Other party mortgages

By using loopholes in the recording system, third parties can take out a mortgage against one property and have it recorded against another property, resulting in a lien on the title.

9. Pre-purchase research

The title search shows the original purchase price and date of the current owner, listing mortgages and liens. The buyer knows the sellers current financial situation before making an offer.

10. After sale verification

After purchasing a property, the title search is checked, to verify that the correct names are on the title, and that all records are recorded properly.

TitleSearch.com provides real estate title searches in all 50 states, serving attorneys, lenders, investors and consumers since 1995 at <http://www.TitleSearch.com>.

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