

# WHAT IS AN UNINSURED DEED?

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An uninsured deed is basically a deed that has not been examined or insured by a title company.

The most common problems that arise due to an uninsured deed are from Quitclaim Deeds between family members, especially husband and wife.

When a person is added to title there is an opportunity for matters recorded against him/her to be attached to the property.

## **Why Should it be of Concern?**

In a sale or loan transaction the validity of an uninsured deed may be questioned.

- Was it signed under duress?
- Is it a forgery?
- Was adequate consideration given to the grantor, and if not, why?

Uninsured deeds may also cause a delay in clearing title.

**The following items may indicate that an uninsured deed is present.**

- **The accommodation stamp**
- **No title company name or title order number**
- **No escrow number**
- **A handwritten document**
- **Recorded time is not 8:00 a.m.**

