

UNINSURED AFFIDAVIT



When would a Title Company require an Affidavit of Uninsured Conveyance?

One of the primary goals of title insurance is to establish a clear ownership history between successive owners. In cases where there are doubts about the validity of a previous transfer of ownership that was not covered by insurance, which could potentially question the legal ownership of the current owner(s), a title company may request an Affidavit of Uninsured Conveyance. Various situations can give rise to such questionable transfers, such as deeds created by attorneys during divorces, quitclaim transfers involving family members or spouses, and others.

An Affidavit of Uninsured Conveyance is a legally binding document used when someone receives a property through a recorded deed that was not insured or examined by a title company. The title company will require the Grantor of the questionable document to sign this affidavit in the presence of a notary public. This step ensures that the property was not obtained under duress or through fraudulent means, and it provides protection to the new buyer from future claims or title issues. Due to the prevalence of forgeries and fraudulent activities, title companies must exercise additional caution when issuing title insurance.



Fraudulent claims are the most common issues faced by title insurance companies. Mitigating fraud claims is our utmost responsibility to the individuals and entities we provide insurance coverage for.



CHICAGO TITLE