

REAL ESTATE LAW

Why Obtain Title Insurance?

Title insurance provides coverage where traditional methods stop.

BENEFITS FOR THE HOME BUYER:

- Lower closing costs.
- No survey required.
- No closing delays.

Title Insurance Protects You Against 3 Major Risks:

1 - Title Defects

- Unmarketability of title.
- Errors or omissions in the public registry.
- Unregistered easements or rights of way.
- Priority of other liens or encumbrances.
- Executions or court judgments.
- Undisclosed or missing heirs. *(continued over)*

“A sole practitioner providing exceptional service for all her clients.”



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2 - Fraud & Forgery

- Fraudulently discharged mortgages.
- Forged documents.
- False impersonations.

3 - Survey Problems

- Errors in existing surveys.
- Encroachment(s) on a neighbouring property, setback or easement.
- No legal access to the property available.
- Municipal zoning and by-law infractions.
- Contravention of subdivision development and other agreements.

New Home Construction

- Most “new construction” contracts are very favourable to the builder and often can be renegotiated to be fairer to buyer.
 - Purchasers must be allowed to have their agreements of purchase and sale reviewed by their lawyer.
 - A building inspection conducted 10 or 11 months after closing is your best and most cost-effective way to insure worry-free maintenance after the Ontario New Home Warranty on your new home expires.
- ### Linda H. Kolyn's Real Estate Experience
- Negotiations of new home construction contracts with builders and developers, for commercial & residential transactions.
 - Experience with *Ontario New Home Warranty Plan Act* complaints & hearings.

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