

FIRST-TIME HOMEBUYER CHECKLIST

Common Title Issues & How We Solve Them

A buyer and seller's guide to clearing the path to closing.



PAGE 1:

The Hidden Hurdles of Homeownership

What is a "Cloud on Title"?

When you buy a home, you aren't just buying the physical structure - you are buying the legal right to own and use the land. This legal right is called the "Title."

Ideally, a title is perfectly clear, meaning the seller owns it 100% and has the absolute right to transfer it to you. But in real estate, history is messy. Mistakes are made, bills go unpaid, and paperwork gets lost. When an unresolved issue is attached to a property's history, it creates what industry professionals call a **"Cloud on Title."**

If a cloud is discovered, the property cannot legally be sold until the issue is fixed.

The Propy Detective Agency

At Propy, our job is to act as real estate detectives. Long before you reach the closing table, our examiners dive deep into Alabama's public, county, and court records.



We trace the history of your property back decades to uncover any hidden clouds. When we find them, we don't just report them—our curative team goes to work to solve them.

The Top 5 Title Roadblocks

Here are the most common issues we uncover during a standard Alabama title search.

1 Errors in Public Records

Humans make mistakes. A county clerk might have filed a deed under the wrong address, misspelled a name, or failed to record a critical document thirty years ago.

The Threat:

These clerical errors can completely break the legal chain of ownership, making it look like the seller doesn't actually own the home.

2 Unknown Liens

A lien is a legal claim placed on a property because of an unpaid debt. If the previous owner didn't pay their bills, the debt attaches to the house, not the person.

The Threat:

We frequently find hidden liens from unpaid property taxes, unresolved HOA dues, child support judgments, or unpaid contractors (mechanic's liens) who remodeled the kitchen five years ago.

3 Missing Heirs and Will Disputes

When property is passed down through generations, the paperwork isn't always clean.

The Threat:

A past owner may have died without a clear will, or a long-lost heir might suddenly step forward claiming they have a legal right to the property you are trying to buy.

4 Forgeries and Fraud

Unfortunately, real estate fraud is real.

The Threat:

A previous deed in the property's history might have been forged, a signature could have been falsified, or an undocumented individual may have illegally signed away the rights to the property.

5 Boundary and Survey Disputes

Sometimes, the physical boundaries of the property don't match the legal description.

The Threat:

We might discover that a neighbor's fence, driveway, or shed was built illegally on your future property, or that the city has an undisclosed easement right through your backyard.

The Propy Cure

How We Fix It




Finding a title issue does not mean your transaction is doomed. It just means our curative team has to go to work. Here is how we solve the problems.

The Investigation Phase

As soon as we open escrow, our title examiners pull the property's historical data. If a red flag pops up, we immediately notify your real estate agent and the seller so everyone is in the loop. We do not believe in last-minute surprises.

The Curative Phase (Fixing the Mess)

This is where Propy truly shines. Depending on the issue, our team will handle the heavy lifting to clear the cloud:

 <h3>Paying off debts</h3> <p>We work with the seller to ensure any old mortgages, tax liens, or contractor judgments are paid in full using the proceeds from the sale.</p>	 <h3>Tracking down signatures</h3> <p>If a previous deed was missing a signature from an ex-spouse or a distant heir, we track them down and secure the necessary legal releases.</p>	 <h3>Filing corrections</h3> <p>We draft and file corrective documents with the Alabama county courts to fix historical clerical errors and restore a perfect chain of title.</p>
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The Final Shield: Title Insurance

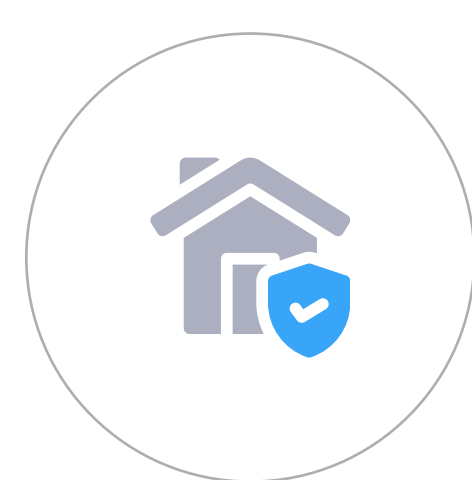
Once we have cleared the title, we issue an [Owner's Title Insurance Policy](#). Even the best examiners in the world can't find a forged signature that looks perfect. Your title insurance policy is your ultimate safety net. If an undiscovered issue from the past ever threatens your ownership in the future, your policy covers your legal fees and protects your financial equity.

Your Shield and Guide

Closing with confidence

You shouldn't have to lose sleep worrying about a plumbing lien from 2012 or a typo made by a county clerk in 1995.

At Propy, we leverage cutting-edge technology and relentless attention to detail to ensure your title is pristine before you ever sign a document.



Complete Transparency

We keep you and your agent updated at every milestone



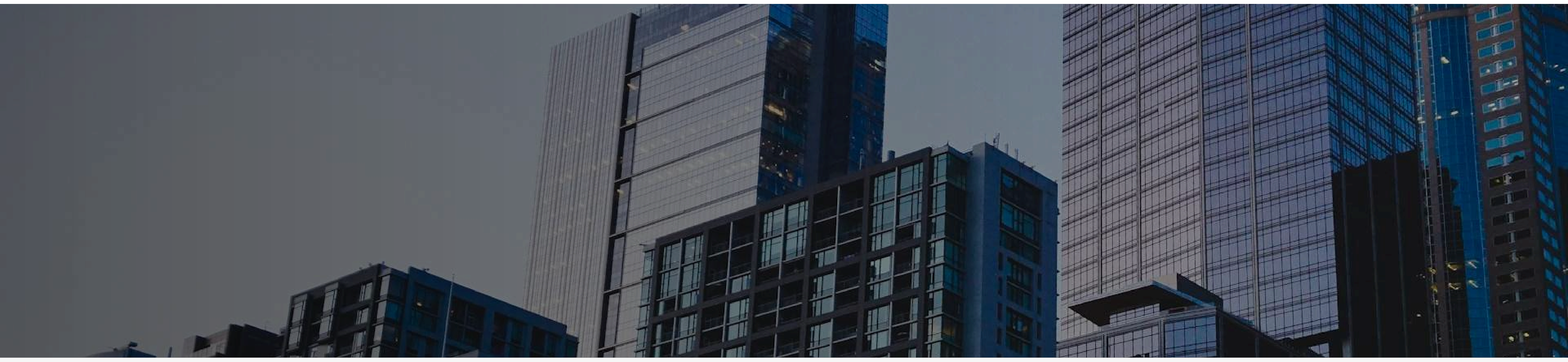
Relentless Curative Work

We don't just find problems; we fix them



Ironclad Security

Your funds, your data, and your legal ownership are protected by the best technology in the industry



When it is time to close, tell your agent you want Propy protecting your title.