

Blue Pointe Title Agency Shares Tips to Avoid 7 Common Title Issues

Blue Pointe Title Agency Shares Tips on 7 Common Title Issues That Can Derail a Real Estate Deal—And How to Avoid Them

ADRIAN, MI, UNITED STATES, July 22, 2025 /EINPresswire.com/ -- Real estate transactions often fail at the final stage because of title issues. A "dream closing" can become a legal headache that may be due to hidden problems, such as unpaid property taxes, unknown heirs, filing errors, and potential boundary disputes. Blue Pointe Title Agency in Adrian, Michigan leads the title insurance field by educating people about seven title common issues and solutions to prevent them.



7 Common Title Issues in Michigan

1) Unpaid Property Taxes or Special Assessments

The state of Michigan has a common practice of using delinquent taxes and municipal liens (such as water bills or road assessments) as deal-breakers to real estate transactions.

How to Avoid It: Work with a licensed <u>Michigan title insurance company</u> to ensure a full title search is completed early to identify and resolve outstanding debts before closing.

2) Unknown or Missing Heirs from Probate

The inheritance laws of Michigan create difficulties in estate property transactions because heirs who remain unidentified or unnotified can cause problems which grants them legal property ownership.

How to Avoid It: A title agency specializing in probate and estate-related title research should be your partner to verify ownership and prevent future claims.



Even minor issues can surface at the worst time—right before closing. That's why working with a knowledgeable team to research titles across every county in Michigan ensures a smooth transaction."

Frank Rhames, owner of Blue Pointe Title Agency

3) Unreleased Mortgages or Old Liens Old mortgages frequently remain visible on title records in Michigan because lenders that have gone out of business often fail to update their records even if the mortgage was paid off.

How to Avoid It: The solution involves asking for full payoff verification and selecting a title company that specializes in locating and filing necessary lien releases.

4) Boundary Line Disputes and Survey Overlaps Property boundaries in rural and suburban Michigan areas

may not match legal descriptions, causing conflicts over fences, driveways, or structures.

How to Avoid It: Get a new survey, particularly if buying land, lakefront property, or older homes in areas with historical lot shifts.

5) Easements or Access Rights Issues

Unrecorded or forgotten easements in certain parts of Michigan, particularly in agricultural or wooded areas, can impact land use or access.

How to Avoid It: Your <u>title company in Michigan</u> should perform a complete search of recorded easements and utility rights-of-way before closing.

6) Mechanic's Liens from Contractors or Builders

The law of Michigan grants contractors and subcontractors the power to file liens against properties when they do not receive payment, even after the property has been sold.

How to Avoid It: The best way to prevent this situation is to verify that all recent work on the property has been paid in full and request lien waivers from contractors when necessary.

7) Clerical Errors or Document Misfilings

Misspelled names, incorrect legal descriptions, or missing notary seals can lead to delays, and may require re-recording, especially when dealing with older Michigan records.

How to Avoid It: Select an experienced title insurance agency that verifies public records and confirms proper documentation filing.

The competitive nature of Michigan's housing market makes even minor title defects result in lost opportunities, broken contracts, and potentially expensive delays. Blue Pointe Title Agency is a trusted Michigan title insurance company, providing assistance to buyers, sellers, and real

estate agents to identify early red flags and work with qualified teams to resolve issues before they affect deals.

"Title work is much more than paperwork," said Frank Rhames, owner of Blue Pointe Title Agency. "Even minor issues can surface at the worst time—right before closing. That's why working with a knowledgeable team that can research titles across every county in Michigan is essential to a smooth transaction."

Blue Pointe Title provides title services for residential and commercial properties throughout Michigan through its connection to Proliant Settlement Systems. The agency stands out for its client-first approach and flexibility because it conducts most closings outside the office and provides remote notarized closings as well as evening, weekend, and holiday signing services.

Blue Pointe Title Services Provide the Following:

- Residential and commercial title insurance
- Title research across all Michigan counties
- New construction title services
- Remote online notarized closings
- After-hours, weekend, and holiday closings

For more information about Blue Pointe Title Insurance Agency and their services, please visit www.bluepointetitle.com.

About Blue Pointe Title:

Blue Pointe Title Agency launched its operations in 2018 as a locally owned franchise of Proliant Settlement Systems which unites local service with extensive industry experience. Our Michigan-based title insurance company provides quick flexible residential and commercial title services to clients throughout the state. Our commitment to convenience includes title research in all counties and we close about 90% of transactions either outside our office or online. Blue Pointe Title provides remote notarization services and conducts closings on weekends and h

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