

I SEE DEAD PEOPLE...



...ON MY TITLE COMMITMENT

WHERE ARE DEAD PEOPLE ON A TITLE COMMITMENT???

Schedule A

3. Record title to the land on the Effective Date appears to be vested in:

Patricia Virginia Ellison, Laura Elaine Alvarez, Barbara Anne Turner, Nancy Lorene West, Susan Carol Bowers, Stewart Thomas Ellison, AND THE DESCENDANTS OF WILLIE T. SEAY, JR., Deceased (See requirements on Schedule "C")

YIKES.....ANYWHERE ELSE?????

Schedule C

PER STEWART UNDERWRITING, REQUIRE satisfactory proof, in recordable form, of the identity of the descendants of Willie T. Seay, Jr. Additional requirements and/or exceptions may be made at that time.

7. Require certified copies of probate material (will, application and order admitting will to probate) for the estate of Willie T. Seay, Sr. (probate no. [28728](#) Jefferson County, Texas), AND probate material (will, application and order admitting will to probate) for the estate of Mary Blanton Seay (probate no. [79530](#), Jefferson County, Texas) be obtained and filed of record in Hardin County, Texas.

HOW DO YOUR CURE TITLE ISSUES INVOLVING DEAD PEOPLE???

Unfortunately, the prescription to cure this title defect IS NOT more cowbell....



IF THE DECEDENT (DEAD PERSON) DIED WITH A WILL:

- Was the will probated?
- If so, where?
 - State and County matter...
- If will was not probated, is it necessary to go through with probate?
 - 4 year statute
 - Affidavit of heirship with election not to probate
 - What type of Probate?
- Time and expense?

WHAT IF THE DECEDENT DIED INTESTATE (WITHOUT A WILL)?

- Affidavit of heirship – will it work?
 - How long since Decedent's death?
 - Debts against the estate?
 - Knowledge of family history is important!
- Is it necessary to involve the courts?
 - If so, what level of involvement?
- Time and expense?

YOU CAN CURE TITLE DEFECTS INVOLVING DEAD PEOPLE!

What can you do???



- Ask the right questions before listing the property or making an offer.
- Take a look at the CAD ownership info.
- Review the title commitment – like really READ it!
- Gather information and work closely with your title company.
- Know when it is time to involve a lawyer.
- Level-set expectations
- Don't expect a miracle, and remember patience is a virtue!

QUESTIONS?

THANK YOU!

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