



## Northwest Land Title, Inc.

105 Central Ave • P.O. Box 520 • Milltown, Wisconsin 54858 • Phone: 715-825-4411 • Fax: 715-825-4226  
<http://nw-title.com>

# Title Insurance Success Stories

## Protect Your Most Important Investment

Title insurance protects your property against the past as well as the future. A policyholder is protected against challenges to rightful ownership of real property, challenges that arise from circumstances of past ownerships. Each successive owner brings the possibility of title challenges to the property. When you purchase real property, rely on us to protect your interests. You'll be insured by a company backed by more than 150 years of successful title operations.

KEEP  
CALM  
AND  
COLLECT  
ALL  
SIX

Note: While the situations have taken place, the names and locations been changed to protect the privacy of the individuals and/or companies involved.

### #4 - Property Extends Onto Adjoining Land - Harvey's Garage

Harvey was a happy new homeowner who delighted in his hobby, that is, his Harley Davidson Motorcycle. Harvey would never think to leave his Harley out of the garage and exposed to the elements. That was exactly the threat he had to face not three months after moving into his new home. It seems that some years ago, through inadvertence, a prior owner of the property built the garage two feet over onto their neighbor's land.

One early morning Harvey's neighbor woke up to the possibility that the garage was over the property line as he thrilled to the thunderous sound of the Harley being taken out for a spin by Harvey. The next day the neighbor, Jack, contacted his surveyor.

Harvey was in a sorry state until he searched through his closing records and found his title policy. Fortunately, the threat of a forced removal of Harvey's garage because it extended onto adjoining land was a covered title risk in Harvey's title policy.

Both Harvey and Jack wanted to be good neighbors, but a solution was necessary. Jack contacted his lawyer who drafted a lawsuit seeking to require Harvey to remove his garage from Jack's land. The title insurer was notified and the insurer suggested a mediation of the dispute to spare everyone frustration and expense. Fortunately, the mediator structured a reasonable settlement which required a fair amount of sound proofing material in the garage and a cooperative neighborly respect between both Harvey and Jack. The garage was allowed to stand on its original foundation, sound proofing was added at the title insurer's expense and a lot line adjustment was worked out, also at the insurer's expense. Harvey and Jack now could live next to one another without controversy, thanks to Harvey's title insurer.

This article is reprinted with permission from Chicago Title Insurance Corporation.

Find more Success Stories online at <https://www.ctic.com/SuccessStories.aspx>

*Alana Montpetit*

Company Representative

E-mail: [alana@nw-title.com](mailto:alana@nw-title.com)

