Ponce De Leon Title Services is a lawyer-owned and operated title agency, specializing in residential, construction and commercial real estate closings for properties located in Miami- Dade and Broward County.

We have been operating in the City of Coral Gables for over 20 years, and our attorney has over 36 years of experience in real estate law.

Our staff has over 20 years of experience in banking, real estate, and regulatory compliance. In particular, we have significant experience working with international transactions, and are fully bilingual in English and Spanish.

We take pride in customer satisfaction. Perhaps our eagerness to satisfy our customers is the reason we’ve been ranked in the top 100 real-estate title agencies in Florida in the past 10 years and in the top 10 in Miami-Dade County, an accomplishment for which we are very proud.

We will guide you through your closing to make it a pleasant experience. If you need to close fast, we can provide 24 to 72 hours service.

If you would like additional information, please contact our sales department at: (305) 445-1818, or e-mail us via our Contact page.

**Why Do You Need Title Insurance?**

When buying real-estate, the Buyer presumes that the Seller has the right to sell the property without any disputes. However, in the United States, although local governments record real-estate title, or ownership documents, they do NOT guarantee accuracy; thus the Buyer takes the risk if there’s any problem.

So, whenever you decide to purchase real estate, assume a loan or refinance your existing loan, you will need a complete search and title examination performed on the property. Otherwise, you may later discover that the property you bought isn’t yours after all!

We have had transactions in which during a title search, it was discovered that the property had violations, liens, or mortgages that were not disclosed, and exceeded the value of the property.

Title insurance gives you protection if someone makes a claim on your property. There may be unpaid taxes, lien claims, IRS liens, building and zoning violations, or mortgages or leaseholder rights. There could be lawsuits recorded against the property itself.

**What does a Title Company do?**

Ponce de Leon Title Services provide three main services:   
  
Comprehensive search and due diligence to identify any issues with the title  
Insurance that covers any hidden issues  
Managing the closing process

**How does the Title Insurance Policy protect me from these problems?**

It eliminates the risk of loss to you resulting from claims against the title. Up to the policy amount, the insuring company will defend you in a lawsuit attacking the title, and will either correct the title problem or pay your losses.

**What kinds of Title Insurance policies are available?**

There are two separate types of insurances issued:  
An Owner’s policy that protects the buyer  
A Lender’s policy, required by almost all lenders to protect them  
Lenders know that many things can cause problems with a title or that defending an attack can be very expensive. The Owner’s policy provides the same protection for the Buyer’s equity for a one-time premium that covers you as long as you or your heirs own the property.

**What kinds of title problems can arise?**

Here are just a few of the most common hidden risks that can cause loss of title:   
Clerical errors in recording legal documents  
Fraud in connection with the execution of documents   
Inadequate surveys  
Incorrect indexing  
Incorrect legal descriptions  
Deeds executed under expired or false power of attorneys   
Delivery of deeds after the death of a grantor   
Deeds by minors  
Deeds by persons of unsound mind  
Forged deeds, releases or wills  
Impersonation of the owner of the property  
Misinterpretations of wills or trusts  
Incorrect representation of marital status of grantors  
Birth of heirs subsequent to the date of the will  
Instruments executed under invalid or expired power of attorney   
Spousal rights of ex-spouse or former owners  
Confusion due to similar or identical names  
Liens for unpaid estate, inheritance, income or gift taxes  
Mental incompetence of grantors  
Mistakes in recording legal documents  
No-delivery of deeds  
Undisclosed or missing heirs  
Undue influence on a grantor or executor  
Unsatisfied claims not shown on the record  
Will not properly probated

**What to Bring to Closing**

Please bring the following to your closing:

Photo ID, such as current driver’s license or passport.  
Wire transfer information or Cashier’s Check payable to Ponce De Leon Title Services, Inc. in the amount of the closing balance due.

Directions to our office for your closing are available on our Location page.

**Affiliations**

Ponce de Leon Title Services Inc. is a proud member of:

Attorney’s Title Fund Services, LLC  
Old Republic National Title Insurance Company   
Fidelity National Title Insurance Company of New York

**Other Services**

Other services we can provide include:  
• Review of sales contract (please consult before signing)  
• Preparation of documents required to convey title or cure title defects  
• All mortgage loan documentation required for residential, construction and commercial transactions. Our fees are very competitive, and you may call for a free estimate.

We are particularly experienced at working with international clients.

If you would like additional information, please contact our sales department at: (305) 445-1818, ext. 117, or e-mail us via our Contact page