

**MLTA 2021 Spring Education Seminar  
Matt Ryden, Westcor Land Title Insurance**

**Outline – Montana Title Clearance Issues**

This program focuses on commonly-encountered title clearance issues. The topics have been selected based on actual inquiries submitted by title and escrow professionals to title insurance underwriters. The objectives are to: 1) provide title insurance professionals with an understanding of the laws underlying commonly encountered clouds on title; 2) identify the risks associated with each category; and 3) provide guidelines and strategies for addressing these issues to establish insurable title. This processes for identifying and addressing these matters are fundamental to the delivery of insurable title and the protection of consumers.

**Montana Title Clearance Issues**

**1. Judgments**

a. Types, statutory scheme and duration

b. Requirements for clearance

**2. Child Support Orders**

a. Statutory scheme and duration

b. Montana Child Support Services Division

c. Clearance strategies

**3. HOA and Condo Association Liens**

a. Statutory scheme

b. Challenges and clearance strategies.

**4. Mechanics Liens.**

a. Statutory framework and clearance.

**5. Miscellaneous Liens.**

a. Statutory framework and clearance.

**6. Divorce.**

a. Legal principals and case studies.

**7. Probate.**

a. Process, scope of PR authority and disposition of real property.