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MARKETABLE
✻ TITLES ✻
TO
REAL ESTATE

—THE—
West Virginia Abstract
—AND—
Title Company.



MORGANTOWN, WEST VIRGINIA.



The
West Virginia
Abstract and Title
Company.



BOWER BUILDING.
Morgantown, West Virginia.

INTRODUCTORY.

NO TITLE in any state can with safety be taken without careful investigation of the records; and none should be taken without the opinion of a competent and reliable person as to its validity. There is no state in which fraud or deception cannot be practiced successfully upon the negligent or indiscreet purchaser."—Hutchinson's Land Titles.

No person should purchase real estate without first having a thorough examination of the title made from the time of the grant by the Commonwealth to the present owner.

Transfers in the early history of our state were made without much regard to legal requirements and many conveyances are shown by the records to have been prepared by incompetent persons.

Very often serious litigation has arisen resulting from such negligence.

Short period examinations do not disclose all defects and no property

can be purchased with safety without a complete examination of title.

Title examining is a distinct branch of the law and many intricate questions are passed over by those unfamiliar with the technicalities arising under the laws of the State in which the property is situate.

Experience is the best teacher for the title examiner and no person is a competent examiner of titles who is not thoroughly familiar with real estate law.

The examination of titles to real estate has always been a source of vexation and very little profit to the legal profession.

The West Virginia Abstract and Title Company aims to remove this source of vexation by relieving the practicing attorney of the burden of work incidental to abstracting, while insuring to him a reasonable profit therefrom.

Abstracting is comparatively a new departure in our State. It has, however, been successfully carried on in many of our sister

States and in presenting its plan of business to the legal profession, the company believes it has solved a vexatious question and has placed within the reach of every attorney the means of making abstracting a source of pleasure and profit without incurring any of the arduous labor and loss of time incidental to the old style of title examination.

The company assumes the labor, leaving to the attorney the less arduous task of passing upon the legal phases of the title, without the necessity of leaving his desk and devoting long hours of labor to the examination of the records.

The facilities of the company for this work cannot be surpassed. Its members are all attorneys with years of practical experience in the examination of titles and the constant endeavor of the company will be to furnish a thoroughly reliable abstract in every respect, one that can be accepted by the attorney, or purchaser, without risk to himself.

WEST VIRGINIA REAL ESTATE VALUES.

THE PROSPERITY of our State has never been more assured than today. The cautious investment of capital and development of her splendid natural resources have identified her as one of the leading industrial centers of our country. Her growth has been permanent, always behind her needs, never in advance of them. Boom values and unnatural conditions have never been factors in her growths and in no other State are real estate values placed upon a more conservative basis, all things considered.

Announcement. The WEST VIRGINIA Abstract and Title Company announces its organization to the general public and to all interested in the transfer of titles to real estate.

Its business is limited to the issuance of abstracts of title, lists of liens, and property reports.

Abstracts of Title. The abstract of title issued by this company will maintain a high standard of accuracy only made possible by a force of trained and skillful title examiners.

Co-operative Feature. Each employee of the company is a member and is, therefore, directly interested in its welfare and success. This principal is of vital importance in a line of business in which so much depends upon careful, conscientious and painstaking work.

Contract Facilities. Special attention is called to the facilities of the company for making examinations in outside counties, owing to the wide experience of its working force and it is prepared to submit bids for examination of titles to large tracts of real estate located anywhere in West Virginia or Pennsylvania.

To Attorneys. The company's rates are made with a view towards securing the patronage and co-operation of the attorney, leaving a good margin of profit to him as his fee for passing upon the validity of title. The schedule of prices given below is as low as is consistent with a high quality of service.

MONONGALIA COUNTY.

Rates.

Complete Abstracts, including conveyance and judgment certificates, twenty items and under	\$10.00.
<u>Each additional item</u>	<u>.40.</u>
Minimum rate for complete abstract	\$12.00.
Partial abstracts, for first five items	\$3.00.
Each additional item40.

A proportionate additional charge will be made for properties coming through more than one chain of title.

Where history of title and report of defects are required an additional charge of \$1.00 for each, or \$1.50 for both, will be made.

