

Chicago Title ALTA HomeOwner's Policy

The **ONLY** Extended Title Policy that will protect your customers and...YOU.

Coverage is for 1-4 Residences

1. Someone else owns an interest in your title to the property
 2. A document is not properly signed
 3. Forgery, fraud, duress.
 4. Defective recording of any document
 5. Restrictive covenants
 6. There is a lien on your title because there is:
 - a) a deed of trust
 - b) a judgment, tax or special assessment
 - c) a charge by the homeowner's association
 7. Title is unmarketable
 8. Lack of right of access to and from the land
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9. Mechanic's lien protection
 10. Forced removal of structure because it:
 - a) extends onto other land or onto an easement
 - b) violates a restriction in Schedule B
 - c) violates an existing zoning law
 11. Cannot use land for SFD due to zoning or restrictions
 12. Unrecorded lien by the homeowner's association
 13. Unrecorded easements
 14. Others have rights arising out of leases, contracts or options
 15. Pays rent for substitute land or facilities
 16. Inflation protection
 17. You do not have legal right of access
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18. *Building permit violations – forced removal
 19. *Subdivision Map Act violations
 20. *Zoning violations – forced encroachment
 21. *Boundary wall or fence encroachment
 22. Restrictive covenant violations
 23. Post-policy defect in title
 24. Post-policy contract or lease rights
 25. Post-policy forgery
 26. Post-policy easement
 27. Post-policy limitation on use of land
 28. Post-policy damage from minerals or water extraction
 29. Post-policy living trust coverage
 30. Post-policy encroachment by neighbor other than wall or fence
 31. Enhanced access – vehicular and pedestrian
 32. Damage to structure from use of easement
 33. Post-policy automatic increase in value up to 150%
 34. Post-policy correction of existing violation of covenant
 35. Post-policy limitation of use
 36. Post-policy prescriptive easement
 37. Street address is correct
 38. Map not consistent with legal description
 39. Coverage for spouse acquiring through divorce
 40. Violations of building setbacks
 41. Discriminatory covenants
 42. Insurance coverage forever

CLTA

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HOMEOWNER'S POLICY



While other title companies cover you with the regular policy...

Chicago Title automatically issues the highest coverage available.

For more information, give us a call today!



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CHICAGO TITLE

This chart is for comparison purposes only and is not a full explanation of policy coverage. Policy coverages are subject to the terms, exclusions, exceptions and deductibles shown in the policy.

* Subject to deductible and policy and maximum liability, which is less than the policy amount.