

Fidelity National Title's ALTA Policy Comparison



COVERAGE		ALTA Standard /CLTA	.. ALTA Homeowner
1	Someone else owns an interest in your title.	X	X
2	Someone else has rights affecting your title from leases, contracts, or options.	X	X
3	Someone claims title rights arising out of forgery or impersonation.	X	X
4	Someone else has easement on the land.		X
5	Someone else can limit your use of land.		X
6	Your title is defective.		X
7	Any of covered Items 1 through 6 occurring after policy date.		X
8	Someone has lien on your title including:		X
	a) Mortgage;	X	X
	b) Judgments, state or federal tax lien, or special assessment;	X	X
	c) Charge by homeowners or condominium association; or	X	X
	d) Mechanic's Lien, occurring before or after policy date.		X
9	Someone has an encumbrance on your title.		X
10	Someone else claims rights based on fraud, duress, incompetence, incapacity affecting your title.	X	X
11	Lack of both actual vehicular and pedestrian access to and from the land based on a legal right		X
12	You must correct or remove any existing violation of any covenant, condition, restrictions even if these matters are excepted in Schedule B.		X
13	Your title is lost or taken because of the violation of a covenant, condition, or restriction which occurred before you acquired your title even if the exception appears in Schedule B as an exception		X
14	An existing violation of a subdivision law or regulation affecting the land and as a consequence:		X
	a) You cannot obtain a building permit		X
	b) You are forced to correct or remove the violation; or		X
	c) Someone has a legal right to, and does refuse to perform a contract to purchase, lease or make a mortgage loan on the land		X
15	You must remove or remedy any existing structures other than boundary walls or fences because of the failure to obtain a building permit.		X
16	You must remove or remedy existing structure because of a violation of existing zoning law or regulation.		X



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17	Land cannot be used as single-family residence because of the violation of an existing zoning law or regulation.		X
18	You must remove existing structures because of an encroachment onto your neighbor's land. If structures are boundary walls and fences, coverage is limited by a deductible.		X
19	Someone has a legal right to purchase, lease, or make a mortgage on the land and refuses because neighbor's existing structures encroach on the land.		X
20	Forced removal of existing structures because of encroachment on to easement or over building set back line even if shown as a Schedule B exception.		X
21	Damage to existing structures by exercise of any right to use or to maintain any easement affecting land even if shown as a Schedule B exception.		X
22	Damage to existing improvements including lawn, shrubbery, and trees resulting from, right to use surface of land to extract water, minerals or any other substance even if shown as a Schedule B exception.		X
23	Someone tries to enforce a discriminatory covenant, condition, or restriction that they claim affects your title		X
24	Assessment of supplemental real estate taxes not previously assessed against the land for any period prior to the policy date because of construction or a change of ownership or use occurring before policy date.	X	X
25	Neighbor builds structures after policy date-except boundary walls or fences which encroach on land.		X
26	An unmarketable title which allows someone else to refuse to purchase the land, lease it, or make a mortgage on it.		X
27	A document on which your title is based is invalid because it was not properly signed, sealed, acknowledged, delivered, or recorded.	X	X
28	The residence with the address shown in Schedule A is not located on the land.		X
29	The map, if any, attached to this policy does not show the correct location of the land according to the public record.		X



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