



■ ■ **CLTA Standard Coverage Policy:**

Provides title insurance coverage to owners and/or lenders with insurable interests in real property. Basically insures against loss or damage by reason of matters appearing in the public records, as defined.

■ ■ **ALTA Owners Policy:**

Provides title insurance coverage to owners with insurable interests in real property. This is usually requested as an “extended coverage” policy, but may be issued as a “standard coverage” policy as well.

■ ■ **ALTA Residential Title Insurance Company (ALTA-R):**

Provides title insurance coverage, written in “plain language.” Limited to owners of a one-to-four family residential lot or condominium unit. Includes limited coverage for certain matters such as encroachments, mechanic’s liens and violations of restrictions or zoning.

■ ■ **ALTA Homeowner’s Policy of Title Insurance for a One-to-Four Family Residence:**

Provides title insurance coverage to owners of improved one-to four family residential property. Expands the number of covered title risks to 29, including certain specified risks that may arise in the future. Provides for payment of a “deductible” in some instances. Our maximum coverage policy (ALTA Homeowners Policy of Title Insurance) can be had for the applicable premium plus an additional 10% of that premium.

