



## Chicago Title's ALTA Homeowner's policy

Chicago Title is pleased to offer the most comprehensive coverage policy that benefits all three parties in a real estate transaction: Buyer, Seller, and the Real Estate Agent. Our ALTA Homeowner's Policy offer the most comprehensive title insurance coverage available.

### HOMEOWNER'S POLICY

Coverage is for Single Family 1-4 Units

- ✓ Someone claims an interest in the title of your property
- ✓ Improperly signed documents
- ✓ Forgery, Fraud in Mortgages, and Duress in execution of wills, deeds and instruments conveying or establishing title
- ✓ Defective public recorded documents
- ✓ Restrictive Covenant Violations
- ✓ Liens on the title of your property because there are:
  - (a) Open deed(s) of trust
  - (b) Judgement, Tax or Special Tax Assessment
  - (c) Charge by HOA
- ✓ Unmarketable Title
- ✓ Lack of Right of Access to and from the Land
- ✓ Protection against any or all Mechanic's Liens
- ✓ Forced removal of structure because it:
  - (a) extends onto other land or other easement(s)
  - (b) violates a restriction in Schedule B
  - (c) violates an existing zoning law
- ✓ Cannot use land for SFD due to zoning or restrictions
- ✓ Unrecorded Lien by the HOA
- ✓ Unrecorded Easement(s)
- ✓ Interests arising by deeds of fictitious parties
- ✓ Pays rent for Substitute Land or Facilities
- ✓ Pre-existing violations of CC&Rs which someone is trying to force you to correct or remove.
- ✓ \* Building Permit Violations - Forced Removal
- ✓ \* Subdivision Map Act Violations
- ✓ \* Zoning Violations - Forced Encroachment
- ✓ \* Boundary Wall or Fence Encroachment
- ✓ Post-Policy Defect in Title
- ✓ Post-Policy Contract or Lease Rights
- ✓ Post-Policy Forgery
- ✓ Post-Policy Easement
- ✓ Post-Policy Limitation on use of land
- ✓ Post-Policy Damage from minerals or water extraction
- ✓ Post-Policy Living Trust Coverage
- ✓ Post-Policy Encroachment by Neighbor other than wall or fence
- ✓ Enhanced Access - Vehicular and Pedestrian
- ✓ Damage to Structure from use of easement
- ✓ Post-Policy Automatic increase in value up to 150%
- ✓ Post-Policy Correction of existing violation of covenant
- ✓ Post-Policy Prescriptive easement
- ✓ Street Address shown in policy not being located on the land described
- ✓ Map not consistent with Legal Description
- ✓ Violations of Building Setbacks
- ✓ Discriminatory Covenants
- ✓ Insurance Coverage lasts as long as you, the policyholder – or your heirs – has an interest in the insured property. This may even be after you have sold the property.

### Why Chicago Title

Chicago Title is a member of the Fidelity National Financial family of companies and the nation's largest group of title companies and title insurance underwriters - Chicago Title Insurance Company, Commonwealth Land Title Insurance Company, Fidelity National Title Insurance Company and Alamo Title Insurance - that collectively issue more title insurance policies than any other title company in the United States. With assets of more than \$5.76 billion and \$1.64 billion in claims reserves, our financial strength gives you the security and protection you deserve.

For Absolute Assurance of your Title & Escrow Needs, Always insist on Chicago Title. Give us a call today!

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