



CLTA Standard Coverage Policy (1990):

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 (1/17/92):

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 (6/2/87) (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 (10/17/98):

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.