



"Proudly Independent!"

American Coast Title

Homeowner's Policy Coverages

1. Someone else has an interest in your title
2. A document is not properly signed, etc.
3. Forgery, fraud, duress, etc.
4. Defective recording of any document
5. There are restrictive covenants
6. There is a lien on your title because:
 - a) there is a deed of trust
 - b) there is a judgment, tax or special assessment
 - c) title is unmarketable

CLTA POLICY

7. Mechanic's lien protection
8. Forced removal of structure because:
 - a) it extends onto other land or easement
 - b) it violates a restriction on Schedule B
 - c) it violates an existing zoning law
9. Land is unusable for a SFD due to violation of restriction in Schedule B or zoning ordinance
10. Inflation protection
11. You do not have legal right of access

CLTA POLICY with Homeowner's Endorsements

ALTA Residential Title Insurance Policy

12. An unrecorded lien by a homeowner's association
13. Rights under unrecorded leases, etc.
14. Unrecorded easements
15. Other defects, liens or encumbrances
16. Pays rent for substitute land or facilities
17. Plain language
18. Matters disclosed by a survey
19. Available to investors for 1- 4 units

20. Building permit violations - No deductible (from prior owner)
21. Subdivision map coverage
22. Restrictive covenant violations (from prior owners)
23. Enhanced access feature
24. Map inconsistencies protection
25. Mineral extraction structure damage
26. Post policy encroachment
27. Post policy forgery
28. Post policy cloud on title
29. Post policy adverse possession
30. Post policy easement by prescription
31. Living trust coverage
32. Automatic policy increase
33. Encroachment by walls or fences

AMERICAN COAST TITLE COMPANY CLTA Homeowner's Policy

(Extended Policy)

(800) 228 - 6446 or WWW.ACTFORTITLE.COM