

ALTA Homeowner's Policy—Compare the Advantages

	Standard CLTA	ALTA Res	ALTA Homeowner's
1	✓	✓	✓
2	✓	✓	✓
3	✓	✓	✓
4		✓	✓
5		✓	✓
6		✓	✓
7			✓
8		✓	✓
a. Mortgage;	✓	✓	✓
b. Judgments, state or federal tax lien, or special assessment;	✓	✓	✓
c. Charge by homeowners or condominium association; or		✓	✓
d. Mechanic's Lien, occurring before or after policy date.		✓	✓
9			✓
10	✓	✓	✓
11			✓
12			✓
13			✓
14			✓
a. You cannot obtain a building permit			✓
b. You are forced to correct or remove the violation; or			✓
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.			✓
15			✓
16			✓
17			✓
18			✓
19			✓
20			✓
21			✓
22			✓
23			✓
24	✓	✓	✓
25			✓
26			✓
27	✓	✓	✓
28			✓
29			✓

***SUBJECT TO DEDUCTIBLE AND A MAXIMUM INDEMNITY LIABILITY, WHICH MAY BE LESS THAN INDEMNITY AMOUNT.**

Because of the nature of location of certain properties, an inspection of the property may be necessary to determine if additional exceptions from coverage need to be shown in Schedule B of the ALTA Residential Policy or ALTA Homeowner's Policy, which will be noted in the preliminary report. The foregoing table is intended to highlight only some important aspects of coverage and is not to be construed as expanding or limiting the coverage as set forth in the before-mentioned policies. Copies of these policies are available upon request. Decisions on coverage should be made only after review of the policies themselves.