

See How the ALTA/CLTA Homeowner's Policy Compares...

CLTA STANDARD

1. Someone else owns an interest in Your Title.
2. Someone else has rights affecting Your Title because of recorded leases, contracts, or options not shown as an exception in the policy.
3. Someone else claims to have rights affecting Your Title because of forgery or impersonation.
4. Someone else has a recorded Easement on the Land not shown as an exception in the policy.
5. Someone else has a right to limit Your use of the Land.
6. Your Title is defective as defined in the policy.

ALTA HOMEOWNER'S POLICY

7. Someone else has a lien on Your Title (such as a Deed of Trust, judgment lien, federal or state tax lien, or homeowner's association lien).
8. Your title documents improperly executed.
9. Your title documents improperly recorded.
10. No legal access to and from the Land.
11. Coverage for as long as you own the property.
12. Policy insures anyone who inherits the property from you.
13. Someone else has an encumbrance on Your Title.
14. Someone else claims to have rights affecting Your Title because of fraud, duress, incompetency or incapacity.
15. You do not have actual vehicular and pedestrian access to and from the Land, based upon a legal right.
16. You are forced to correct or remove an existing violation of any covenant, condition or restriction affecting the Land as defined in the policy.
17. Your Title is lost or taken because of a violation of any covenant, condition or restriction, which occurred before You acquired Your Title, as defined in the policy.
18. The violation or enforcement of those portions of any law or government regulation concerning: building, zoning, land use, improvements on the Land, land division or environmental protection as defined in the policy.
19. An enforcement action based on the exercise of a governmental police power not covered by Covered Risk 14 if there is a notice recorded in the Public Records, describing any part of the Land, as defined in the policy.
20. An existing violation of a subdivision law or regulation affecting the Land, as defined in the policy.
21. You lose Your Title to any part of the Land because of the right to take the Land by condemning it, as defined in the policy.



22. You are forced to remove or remedy Your existing structures, or any part of them – other than boundary walls or fences – because any portion was built without obtaining a building permit from the proper government office, as defined in the policy.
23. You are forced to remove or remedy Your existing structures, or any part of them, because they violate an existing zoning law or zoning regulation, as defined in the policy.
24. You cannot use the Land because use as a single-family residence violates an existing zoning law or zoning regulation.
25. You are forced to remove Your existing structures because they encroach onto Your neighbor's land, as defined in the policy.
26. Someone else has a legal right to, and does, refuse to perform a contract to purchase the Land, lease it or make a Mortgage loan on it because Your neighbor's existing structures encroach onto the Land.
27. You are forced to remove Your existing structures which encroach onto an Easement or over a building set-back line, even if the Easement or building set-back line is excepted in Schedule B.
28. Your existing structures are damaged because of the exercise of a right to maintain or use any Easement affecting the Land, even if the Easement is excepted in Schedule B.
29. Your existing improvements (or a replacement or modification made to them after the Policy Date), including lawns, shrubbery or trees, are damaged because of the future exercise of a right to use the surface of the Land for the extraction or development of minerals, water or any other substance, even if those rights are excepted or reserved from the description of the Land or excepted in Schedule B.
30. Someone else tries to enforce a discriminatory covenant, condition or restriction that they claim affects Your Title which is based upon race, color, religion, sex, handicap, familial status, or national origin.
31. A taxing authority assesses supplemental real estate taxes not previously assessed against the Land for any period before the Policy Date because of construction or a change of ownership or use that occurred before the Policy Date.
32. Your neighbor builds any structures after the Policy Date – other than boundary walls or fences – which encroach onto the Land.
33. Your Title is unmarketable, which allows someone else to refuse to perform a contract to purchase the Land, lease it or make a Mortgage loan on it.
34. Someone else owns an interest in Your Title because a court order invalidates a prior transfer of the title under federal bankruptcy, state insolvency, or similar creditors' rights laws.
35. The residence with the address shown in Schedule A is not located on the Land at the Policy Date.
36. The map, if any, attached to the policy does not show the correct location of the Land according to the Public Records.