



## Title Policies

**If you sell or refinance your home within 5 years of the original transaction date, you are eligible to receive Fidelity National Title's special 20% Short Term Rate!**

- **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.**

