

# ALTA HOMEOWNER'S POLICY

## COMPARE THE ADVANTAGES



### COVERAGES

ALTA  
Standard  
CLTA

ALTA  
Residential

\*\*ALTA  
Homeowner

- [1] Someone else owns an interest in your title.
- [2] Someone else has rights affecting your title from leases, contracts, or options.
- [3] Someone claims title rights arising out of forgery or impersonation.
- [4] Someone else has easement on the land.
- [5] Someone else can limit your use of land.
- [6] Your title is defective.
- [7] Any of covered Items 1 through 6 occurring after policy date.
- [8] Someone has lien on your title including:
  - [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] Someone has an encumbrance on your title.
- [10] Someone else claims rights based on fraud, duress, incompetence, incapacity affecting your title.
- [11] Lack of both actual vehicular and pedestrian access to and from the land based on a legal right
- [12] You must correct or remove any existing violation of any covenant, condition, restrictions even if these matters are excepted in Schedule B.
- [13] Your title is lost or taken because of the violation of a covenant, condition, or restriction which occurred before you acquire title even if the exception appears in Schedule B as an exception.
- [14] \*An existing violation of a subdivision law or regulation affecting the land and as a consequence:
  - [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] \*You must remove or remedy any existing structures other than boundary walls or fences because of the failure to obtain a building permit.

## The Do Team



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