



CLT- Title Services

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30+ Reasons Why Our Policy is Only the Best!

Would you expect your health insurance to cover nothing but pre-existing health problems? Never. Would you get auto insurance that would pay for any accidents you've been in but wouldn't cover any new damages? Of course not. And neither would we. That is why our standard issue title insurance policy is the ALTA Enhanced Policy. Most title companies give you the ALTA 1992 Basic Policy. This is a policy that covers defects in the chain of title that occurred prior to the current owner's purchase and possession of the property. Most title companies do not even tell their customers that another type of policy exists. CLT believes that insuring the past and not the future does a disservice to our customers. We provide Only The Best coverage for our customers!

(ALTA 1992 Basic Policies are available upon request.)

Comparison of Coverage for Owner's and Loan Policies (Enhanced Policies only available for 1-4 Family Residences)

	The Best Policy: ALTA Enhanced Policy	1992 ALTA Standard Policy
1. Any past defect in, lien, or encumbrance on the title	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
2. Any future defect in, lien, or encumbrance on the title	<input checked="" type="checkbox"/>	
3. Past third party claims to an interest in title	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
4. Future third party claims to an interest in title	<input checked="" type="checkbox"/>	
5. Unmarketability of the title	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
6. Lack of a right of access to and from the land	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
7. Access coverage including both pedestrian and vehicular traffic.	<input checked="" type="checkbox"/>	
8. Insured Mortgage Lender has an invalid or unenforceable lien status.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
9. A lien has higher priority than the insured Mortgage Lender.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
10. Invalid or unenforceable Assignment of Mortgage.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
11. A third party has rights to the title due to incompetence or incapacity	<input checked="" type="checkbox"/>	
12. Past and Future forgery, fraud, or duress	<input checked="" type="checkbox"/>	
13. You are forced to remove your existing structures because they are on your neighbor's land.	<input checked="" type="checkbox"/>	
14. A document upon which Your Title is based is invalid because it was not properly signed, sealed, acknowledged, delivered or recorded.	<input checked="" type="checkbox"/>	
15. The Policy Amount will increase by ten percent (10%) of the Policy Amount shown in Schedule A each year for the first five years following the Policy Date shown in Schedule A. The increase each year will happen on the anniversary of the Policy Date shown in Schedule A. (No additional premium payments required.)	<input checked="" type="checkbox"/>	
16. Endorsements 100- \$50, 300-\$50, 710-\$50, 710-6.2-\$50, 810-\$50, 820-\$50, 900-\$50, 1030-10% of the premium, minimum \$75- TOTAL OVER \$425.00		<input checked="" type="checkbox"/>
17. Endorsements 100, 300, 710, 710-6.2, 810, 820, 900, 1030 for \$200 total.	<input checked="" type="checkbox"/>	

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The Best Policy: 1992 ALTA
ALTA Enhanced Policy **Standard Policy**

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| 18. Protection against discriminatory covenant, condition or restriction that affects Your Title which is based upon race, color, religion, sex, handicap, familial status, or national origin. | ☑ | |
| 19. 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. | ☑ | |
| 20. Your neighbor builds any structures after the Policy Date -- other than boundary walls or fences -- which are on your land. | ☑ | |
| 21. Past and Future rights of leases, contracts, or options which affect Your Title. | ☑ | |
| 22. 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. | ☑ | |
| 23. Past and Future Third party easements | ☑ | |
| 24. Past and Future third party rights to limit your use of the land | ☑ | |
| 25. Someone else has a lien on your Title | ☑ | |
| 26. If you transfer your title to your trust for estate planning purposes, the insurance is transferred with it. | ☑ | |
| 27. You are forced to correct or remove an existing violation of any covenant, condition or restriction affecting the Land, even if the covenant, condition or restriction is excepted in Schedule B. | ☑ | |
| 28. Your Title is lost or taken because of a violation of any covenant, condition or restriction, which occurred before You acquired Your Title, even if the covenant, condition or restriction is excepted in Schedule B. | ☑ | |
| 29. Because of an existing violation of a subdivision law or regulation affecting the Land: | ☑ | |
| a. You are unable to obtain a building permit; | | |
| b. You are required to correct or remove the violation; or | | |
| c. 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. | | |
| 30. 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 | ☑ | |
| 31. 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. | ☑ | |
| 32. And more. . . | ☑ | |