

## 3 Steps to Protect Your Clients' Investment

**1) Ask For The CLTA / ALTA Homeowner's Policy Every Time.** There are three forms of title policies offered in California. The CLTA Policy (Standard Policy), ALTA-R Policy (ALTA Residential) and the ALTA Homeowners Policy. The distinction is that the CLTA policy only offers very limited protection against defects such as liens and encumbrances (these items are not part of the public record). The ALTA-R policy provides greater coverage against several (but not all) off-record matters. Numerous title companies will only issue the CLTA Policy (Standard Policy) on REO and Short-Sale transactions. This coverage is not enough to protect your client against most title claims. Corinthian Title Company will provide the most comprehensive policy available to your clients; Remember to request the ALTA Homeowners Policy for all of your 1-4 unit residential properties.

**2) Make Sure That The Policy Is Issued "Without Western Regional Exceptions."** Beware of these exceptions to coverage. They include some of the most common issues that later become title claims. "Western Regional Exceptions" exclude coverage in the policy from matters such as easements not shown in the public record, certain tax liens which should be cleared before closing, boundary line discrepancies, and other matters. Some title companies will issue the CLTA/ALTA Homeowner's Policy, but then include these as exceptions later in the report. A good idea is to write in the contract "without western regional exceptions" (when the property is located in San Diego, Orange, Riverside, San Bernardino, Los Angeles and Ventura Counties).

**3) Choose Corinthian Title Company.** The real estate market is a volatile place these days. While many other title companies have set up production operations overseas, merged and/or left the Southern California marketplace, Corinthian Title Company has not and is proud to be locally owned and operated in Southern California!

*Contact us today for all your title and escrow questions!*

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