CHICAGO TITLE

PROTECT YOUR HOME FROM DEED FRAUD AND FORGERY

New Protection for Homeowners

As deed fraud and seller impersonation schemes continue to attract headlines nationwide, ALTA has introduced new tools designed to strengthen consumer protection and reinforce the value of title insurance.

ALTA recently published the ALTA 49 and ALTA 49.1 endorsements, which allow homeowners to obtain post-policy protection against forged deeds and mortgages. The endorsements provide a standardized title insurance solution to address a growing concern among consumers, policymakers and regulators about the impact of real estate fraud.

ALTA 49
For New Homebuyers

- Available when purchasing a new ALTA Owner's Policy.
- Provides additional protection for certain losses resulting from forged deeds or mortgages recorded after your policy date.
- Ideal where the ALTA Homeowner's Policy is unavailable or not selected.

ALTA 49.1
For Existing Homeowners

- Available to homeowners who already have an ALTA Owner's Policy.
- Allows eligible homeowners to add future forgery protection after closing.
- Helps protect against certain losses caused by forged deeds or mortgages recorded after the endorsement date, subject to policy terms.

WHY CONSIDER THIS COVERAGE?

- Additional protection against certain post-policy forgery risks
- Helps address evolving seller impersonation schemes
- Provides financial protection subject to your policy and endorsement
- Greater confidence in your property ownership

ASK US ABOUT YOUR OPTIONS

Whether you're purchasing a home or already own one, we can help determine whether these endorsements are available for your property. **Contact us today to learn more.**