



Commonly Used ALTA Residential Forms

ALTA Endorsement – Form 4

(Condominium)

This endorsement is designed to provide special comprehensive title protection as to matters peculiar to condominiums. This endorsement is available to both owners and lenders, subject to review of each item of coverage. This endorsement is not intended to insure the title of the developer.

ALTA Endorsement – Form 5

(Planned Unit Development)

This endorsement is available for use for both owner's and loan policies in some jurisdictions. The endorsement insures against loss due to violations of any restrictive covenants, encroachments, prior unpaid homeowners' association dues or outstanding rights of first refusal.

ALTA Endorsement – Form 6.1

(Variable Rate Mortgage Regulations)

This endorsement offers insurance as to the validity and lien priority of mortgage provisions providing for a variable interest rate where such validity and priority depend upon compliance with particular statutes or regulations.

ALTA Endorsement – Form 6.2

(Variable Rate Mortgage - Negative Amortization)

This endorsement offers insurance as to the validity and lien priority of mortgage provisions providing for both a variable interest rate and negative amortization.

ALTA Endorsement – Form 7

(Manufactured Housing Unit)

The manufactured housing unit endorsement is designed to insure a mobile home trailer as part of the real property if it is affixed to the land. This endorsement can also be used to insure a mortgage covering the trailer as well as the land, if the trailer is affixed to the land.

ALTA Endorsement – Form 8.1

(Environmental Lien Protection)

This form is designed to insure a lender in situations where a mortgage is made on land used primarily for residential purposes against loss by reason of lack of priority of the lender's lien because of environmental protection liens recorded in those records which under state statutes impart constructive notice of matters relating to real estate or which are filed in the records of the clerk of the United States district court unless the lien is excepted to in Schedule B of the policy. This form also protects against lack of priority for any environmental lien provided for in any state statute in effect at date of policy unless otherwise designated in the endorsement.

ALTA Endorsement – Form 9

(Restrictions, Encroachments, Minerals)

This endorsement provides a lender an assortment of coverages dealing with violations of restrictions, encroachments and future exercise of a right to use the surface of the land for the extraction of minerals. It is similar to the CLTA 100 and the Company's Comprehensive Endorsement.

ALTA Endorsement – Form 22

(Location)

This endorsement provides assurances against loss if the property described in Schedule A is not located at an identified address at Date of Policy or is not of the general type of improvement (residence, apartment building, or commercial office building, for example, and not details such as square footage, number of floors or quality or type of construction). For issuance of this endorsement, the attorney should provide a verification of the current street address of insured land according to the numbering system in use in the jurisdiction in which the land is located, whether by survey or affidavit or other satisfactory evidence.



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