

Chapter 5 – TITLE INSURANCE: Technical Documents

Chapter Outline:

Key Terms

Chapter Overview

Learning Objectives

- Types of Title Insurance Policies
 - American Land Title Association
 - California Land Title Association
 - Homeowner Policy Coverage
 - The Interim Binder
- Title Exceptions
- Title Insurance Company Endorsements
 - ALTA Endorsements
 - CLTA Endorsements
- Date Down the File
- Index System
- Title Company Personnel

Chapter Summary

Chapter 5 Quiz

Learning Objectives:

- Outline endorsements contained in a title insurance policy;
- Understand the coverage of a title insurance policy;
- Explain the types of title insurance policies;
- Give definitions for CLTA and ALTA title insurance; and
- Differentiate between the various kinds of title policy exceptions and exclusions.

Lecture Outlines:

Key Terms

Chapter Overview

Learning Objectives

- Types of Title Insurance Policies
 - American Land Title Association
 - Figure 5.1: ALTA Policy Coverage
 - California Land Title Association
 - Figure 5.2: CLTA Policy Coverage
 - Homeowner Policy Coverage
 - Figure 5.3: Homeowner Policy Coverage-CLTA & ALTA
 - The Interim Binder
 - Figure 5.4: Sample Interim Binder
- Title Exceptions
 - Figure 5.5: ALTA Residential Title Insurance Exclusions
 - Figure 5.6: ALTA Loan Title Insurance Policy Exclusions
 - Figure 5.7: CLTA Title Insurance Exclusions
- Title Insurance Company Endorsements

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ALTA Endorsements

Figure 5.8: Samples of Commonly Requested Endorsements

CLTA Endorsements

- Date Down the File
 - Index System
- Figure 5.9: Grantor Index-Cleyburne, Arkansas
- Figure 5.10: Grantee Index
- Title Company Personnel

Chapter Summary

Chapter 5 Quiz