



why stewart? Because Your Client's Future Demands It.

With more than 54% of the residential properties sold in the area considered 'distressed' (either short sales or REO's), the Real Estate community is asking how they can best protect their clients and their real estate investments.

Three Simple Steps That YOU Can Take To Avoid Unnecessary Risk:

1. Ensure Your Clients Get The CLTA/ALTA Homeowner's Policy Everytime.

The two principal forms of title policies are the California Land Title Association (CLTA) policy and the American Land Title Association (ALTA) policy. Very generally, the difference is that the CLTA policy only provides very limited insurance against defects, liens and encumbrances which are not part of the public record, while the ALTA policy includes greater coverage against several (but not all) off-record matters. Some title companies are only issuing the standard CLTA policy – especially on REO's. The coverage is simply insufficient. When title to your 1 to 4 unit residential property in San Diego, Orange, Riverside and San Bernardino Counties is insured by Stewart Title, you'll receive the full CLTA/ALTA Homeowners Policy by default.

2. Be Certain That The Policy Is Issued "Without Western Regional Exceptions."

Beware of these exceptions to coverage. They include some of the most common issues that manifest into claims. These "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 exceptions later in the report – thus nullifying the most important coverage. A good idea when your property is located in San Diego, Orange, Riverside and San Bernardino Counties is to write "without western regional exceptions" where title services are selected on the contract.

3. When You're Looking For Security, Choose A Title Company That Has Some.

The real estate market is a volatile place these days, so you need a title company with financial stability. While other Title companies are merging and setting up their business overseas, Stewart Title's financial strength continues to be unmatched.

Don't take chances with your client's future.

Should you have ANY questions, please call on us for all your Title, Escrow, and transaction management needs.