



There's no substitute for accurate knowledge.



DOES TITLE INSURANCE COVER APPRECIATION ON FORECLOSED HOMES?

Lawyers Title issues the ALTA Homeowner's Policy as our default policy on all qualified REO properties. The ALTA Homeowner's Policies includes appreciation coverage.

Are there any special riders available to cover appreciation?

There are no special riders, however, the CLTA/ALTA Homeowners policy does have coverage under the Conditions and Stipulations, #9, Increased Policy Amount.

9. Increase Policy Amount
The Policy Amount will increase by ten percent (10%) of the Policy Amount shown in Schedule A each year for the first five years following the Policy Date shown in Schedule A, up to one hundred fifty percent (150%) of the Policy Amount shown in Schedule A. The increase each year will happen on the anniversary of the Policy Date shown in Schedule A.

