

# 6 TALKING POINTS FOR TITLE AGENTS ON THE ALTA 49 ENDORSEMENTS



USE THESE QUICK POINTS TO HELP CONSUMERS UNDERSTAND WHY ADDING AN ALTA 49 ENDORSEMENT IS A SMART MOVE TO PROTECT AGAINST FORGERY OF A DEED OR MORTGAGE. REMEMBER, NOBODY KNOWS MORE ABOUT THE BENEFITS OF TITLE INSURANCE THAN YOU.

**1 START WITH THE THREAT**  
Highlight the rising risk of seller impersonation and deed fraud, where criminals are using fake IDs and forged documents to attempt to steal the equity in homes. Emphasize that the ALTA 49 Endorsements offer critical protection against this type of fraud.

**2 EXPLAIN WHAT'S NEW**  
Inform new and existing homeowners that these endorsements provide protection against deed or mortgage forgery for as long as they own their home.

**3 MAKE IT RELATABLE**  
Use a relatable analogy, comparing the protection offered by the endorsements to installing an upgraded lock on a front door, ensuring that their title remains secure even after they have moved in.

**4 REASSURE ABOUT STANDARDS**  
When choosing protection, it's essential to select coverage from a state-regulated, reputable company with a proven commitment to customer protection like the title insurance industry.

**5 CLOSE WITH THE BENEFIT**  
Stress that for a one-time fee, homeowners can safeguard their property against one of the fastest-growing real estate crimes in the country.

**6 TIME TO DECIDE**  
If the homeowner is skeptical about purchasing the coverage, let them know that your company is ready to assist when they are ready to add the protection. Remind them this is a one-time fee and that they may be vulnerable to this risk and the coverage will not apply retroactively.

## TWO FORMS, SAME COVERAGE

### ALTA 49 Endorsement - Forgery - New Owner's Policy

The ALTA 49 Endorsement provides post-policy coverage for forgery of deeds and mortgages for homeowners who are purchasing an ALTA Owner's Policy, useful when the ALTA Homeowner's Policy is unavailable.

### ALTA 49.1 Endorsement - Forgery - Existing Residential Owner's Title Policy

The ALTA 49.1 Endorsement offers future coverage for forgery of deeds and mortgages for homeowners that previously purchased an ALTA Owner's Policy.

For more information about owner's title insurance and the ALTA 49 Endorsements, ask an ALTA member or visit [homeclosing101.org](http://homeclosing101.org)