



## WHY YOU SHOULD GET THE ALTA 49 ENDORSEMENT

### PROTECT YOUR HOME FROM SELLER IMPERSONATION AND FORGERY FRAUD





Criminals are using fake IDs and forged deeds to steal equity and sale proceeds from homes that aren't theirs, leaving homeowners with costly legal battles. ALTA's Forgery Endorsements help protect you from these scams for as long as you own your home.

### What Are the ALTA 49 Endorsements?

Endorsement	Who It's For	What It Covers	When It Applies
<b>ALTA 49</b>	New homeowners buying an ALTA Owner's Title Insurance Policy.	Adds protection against future forgery of deeds or mortgages.	At the issuance of title policy coverage and after.
<b>ALTA 49.1</b>	Current homeowners with an existing ALTA Owner's Title Insurance Policy.	Adds new coverage for future forgery of deeds or mortgages.	After the endorsement is issued.

### Why These Endorsements Matter

*\* Not available in all markets*

-  **Post-policy protection:** Coverage for as long as you own your home.
-  **Covers forged deeds & mortgages:** Helps if someone illegally transfers or borrows against your home.
-  **Peace of mind:** Your title insurance company, a state-regulated company with a proven commitment to customer protection, stands behind your ownership rights.
-  **Built by ALTA experts:** Developed and approved through ALTA's national standards process.

*The ALTA 49 Endorsement can add forgery protection when the ALTA Homeowner's Policy is not available.*

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