

AFFORDABLE TITLE FRAUD COVERAGE FOR YOUR HOME

SECURITY FOR NEW AND EXISTING HOMEOWNERS

Title theft—also known as seller impersonation, deed theft, or title fraud—has increased sharply nationwide as scams become more sophisticated. Iowa Title Guaranty provides Iowa homeowners peace of mind by offering the ALTA 49 series forgery endorsements as an optional coverage addition to the Owner's Certificate. This affordable layer of security is available to new and existing homeowners to safeguard one of their most valuable assets.

COVERAGE AND COST

Forward-looking coverage begins the date the forgery endorsement is issued and provides homeowners, among other coverages, the benefit of legal representation, at no cost, to defend against title fraud if a third party later impersonates them and fraudulently transfers or places a mortgage on their property. The cost of the endorsement is a one-time fee of \$175.

FORGERY ENDORSEMENT ELIGIBILITY

To qualify for coverage:

- The property must have an existing one-to-four family residence.
- The titleholders must be either natural persons or an estate planning entity.

HOW TO OBTAIN A FORGERY ENDORSEMENT

- **New Homebuyers**

Inform your lender, real estate agent, or settlement agent you wish to obtain an Iowa Title Guaranty Owner's Certificate and the ALTA 49 Forgery—New Owner's Certificate Endorsement.

- **Existing Homeowners**

Contact Iowa Title Guaranty to confirm if you already have, or are eligible to obtain, an Iowa Title Guaranty Owner's Certificate and to request the ALTA 49.1 Forgery—Existing Owner's Certificate Endorsement.