

Protect Your Home from Seller Impersonation Fraud and Forgery



New Title Insurance Endorsements from the American Land Title Association (ALTA)

Why This Matters

Real estate fraud is on the rise. Criminals are using forged documents and stolen identities to impersonate property owners, sell homes that don't belong to them, and disappear with the proceeds. This is called seller impersonation fraud — and it's one of the fastest-growing threats to homeowners today.

To help protect your home ownership and your family's future, ALTA has released two new endorsements that can be added to your owner's title insurance policy, providing valuable protection before and after you buy your home.

The New ALTA Endorsements

ALTA 49 Endorsement

Forgery – New Owner's Policy – Residential (New Endorsement)

- For new homebuyers purchasing an ALTA Owner's Policy.
- Provides post-policy coverage if someone forges a deed or mortgage after you close.
- Designed for homeowners where the ALTA Homeowner's Policy is not available.

ALTA 49.1 Endorsement

Forgery – For Existing Residential Owner's Title Policy (New Endorsement)

- For current homeowners who already have an ALTA Owner's Policy.
- Allows you to add forgery protection after closing.
- Covers losses caused by forged deeds or mortgages recorded after the date of the endorsement for which you had no knowledge.

Why Add Forgery Coverage?

- The standard ALTA 2021 Owner's Policy only provides coverage for defects in title caused by forgery prior to the date of the policy. These new endorsements expand coverage for unauthorized property transfers resulting from forgery occurring after closing.
- Safeguards against financial loss caused by post-policy forgery of a deed or mortgage recorded in the public records on one-to-four family residential properties without the insureds knowledge or consent.
- Offers peace of mind in an era where digital fraud and identity theft are increasing.

Next Steps

- Ask your title insurance agent about adding the ALTA 49 (for new policies) or the ALTA 49.1 (for existing policies) to your owner's policy.
- Confirm your eligibility – the endorsements are only available for residential one-to-four family homes owned by a Natural Person or Estate Planning Entity (as defined in the Endorsement).

At Old Republic Title, we understand the value of protecting your property rights against the growing threat of seller impersonation fraud and forged documents. The new ALTA 49 and 49.1 endorsements help to take proactive steps to enhance protection against post-policy forgery. We believe every property owner deserves confidence in the title to their property and we're here to make that happen – one title insurance policy at a time.