



WFG National Title



## SELLER CARRYBACK FINANCING - TITLE POLICY

### What is Seller Carryback Financing?

Seller carryback financing is a type of financing in which the seller of a property acts as the lender, providing a loan to the buyer to help finance the purchase. Essentially, the seller agrees to carry a portion of the purchase price and accepts payments from the buyer over time, instead of requiring the buyer to obtain a traditional mortgage from a bank or other lending institution.

### What type of Title Policy is issued?

CLTA Standard Coverage Policy

SUBJECT TO THE EXCLUSIONS FROM COVERAGE, THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B AND THE CONDITIONS AND STIPULATIONS, WFG NATIONAL TITLE INSURANCE COMPANY, herein called the Company, insures, as of Date of Policy shown in Schedule A, against loss or damage, not exceeding the Amount of Insurance stated in Schedule A, sustained or incurred by the insured by reason of:

1. Title to the estate or interest described in Schedule A being vested other than as stated therein;
2. Any defect in or lien or encumbrance on the title;
3. Unmarketability of the title;
4. Lack of right of access to and from the land;  
and in addition, as to an insured lender only:
5. The invalidity or unenforceability of the lien of the insured mortgage upon the title;
6. The priority of any lien or encumbrance over the lien of the insured mortgage, said mortgage being shown in Schedule B in the order of its priority;
7. The invalidity or unenforceability of any assignment of the insured mortgage, provided the assignment is shown in Schedule B, or the failure of the assignment shown in Schedule B to vest title to the insured mortgage in the named insured assignee free and clear of all liens. The Company will also pay the costs, attorneys' fees and expenses incurred in defense of the title or the lien of the insured mortgage, as insured, but only to the extent provided in the Conditions and Stipulations.



## 卖方承担部分融资 – 产权保单

### 什么是卖方承担部分融资？

卖方承担部分融资是一种融资方式，其中房地产的卖方充当贷方，向买方提供贷款以帮助购房。实质上，卖方同意承担部分购买价格，并在一段时间内接受买方的付款，而不是要求买方从银行或其他贷款机构获得传统抵押贷款。

### 所发行的产权保险是什么类型的？

加州土地产权协会（CLTA）标准贷方保险保单

受到承保范围的排除、附表B中的承保例外以及条件和约定的限制，WFG NATIONAL TITLE INSURANCE COMPANY，以下简称“公司”，保险日期为附表A中所示日期，承保被保险人因下述原因所遭受或承担的损失或损害，但不超过附表A中所规定的保险金额：

1. 附表A中所描述的权益或利益的所有权与所述不同；
2. 产权上的任何瑕疵、留置权或负担；
3. 产权不具有流通性；
4. 缺乏进出土地的权利；并且，仅适用于受保险保护的贷方：
5. 受保护的抵押贷款上的留置权无效或不可执行；
6. 任何留置权或负担优先于受保护的抵押贷款上的留置权，所示的抵押贷款在附表B中按其优先顺序显示；
7. 受保护的抵押贷款的任何转让无效或不可执行，前提是所示的转让有在附表B中显示，或所示的转让未能使所命名的受保护转让人获得产权，而且不受所有留置权的限制。公司还将支付在保产权或受保护抵押贷款的权益方面所发生的费用、律师费和支出，但仅限于在条件和约定中所规定的范围内。