

Title Policy Comparison



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| <ol style="list-style-type: none"> 1. Someone else owns an interest in your title 2. A document is not properly signed 3. Forgery, fraud, duress, incompetency 4. Defective recording of a document 5. Unmarketability of title 6. Lack of a right of access to and from the land | CLTA (STANDARD) |
| <ol style="list-style-type: none"> 7. Mechanic's lien protection 8. Forced removal of residential structure — encroachments 9. Forced removal of residential structure — restrictions 10. Forced removal of residential structure — zoning 11. Cannot use land for SFR due to zoning or restrictions 12. Unrecorded liens by the homeowner's association 13. Unrecorded easements 14. Others have rights arising out of leases, contracts or options 15. Pays rent for substitute housing 16. Plain language | ALTA R (1-4 Units Absentee) |
| <ol style="list-style-type: none"> 17. *Building permit violations — forced removal 18. *Subdivision law violations 19. *Zoning violations — forced removal 20. *Boundary wall or fence encroachment 21. Restrictive covenant violations 22. Post-policy defect in title 23. Post-policy contract or lease rights 24. Post-policy forgery 25. Post-policy easement 26. Post-policy limitation on use of land 27. Post-policy encroachment by neighbor other than wall or fence 28. Enhanced access — vehicular and pedestrian 29. Damage to structure from use of easement 30. Street address is correct 31. Map shows correct location of the land 32. Exercise of mineral rights 33. Sale fails due to neighbor's encroachments 34. Living trust coverage 35. Coverage for spouse acquiring through divorce 36. Automatic policy increase up to 150% 37. Forced removal due to building setbacks 38. Discriminatory covenants 39. Insurance coverage forever | HOMEOWNER'S POLICY (1-4 Units Owner Occupied) |

New, LOW rate applies to residential 1-4 properties

Note: Items marked with an * are subject to a deductible and maximum liability, which is less than the policy amount. This chart is intended for comparison purposes only and is not a full explanation of policy coverage. Policy coverages are subject to the terms, exclusions, exceptions and deductibles shown in the policy.

Information deemed reliable but not guaranteed. (02/08)



Lawyers Title