

Owner's Policy Comparisons

		ALTA STANDARD	ALTA RESIDENTIAL	HOMEOWNERS
COVERED RISKS	1. Someone else owns an interest in your title	✓	✓	✓
	2. A document is not properly signed	✓	✓	✓
	3. Forgery, fraud, duress, incompetency, incapacity or impersonation affects your title	✓	✓	✓
	4. Defective recording of any document affects your title	✓	✓	✓
	5. You have no legal access to and from your land	✓	✓	✓
	6. Restrictive covenants limit your use of the land	✓	✓	✓
	7. A lien on your title because there is: (a) a deed of trust, (b) a judgment, tax, or special assessment, and/or (c) a charge by the homeowners' association	✓	✓	✓
	8. Purchase, lease or loan refused because title is unmarketable	✓	✓	✓
	9. Unrecorded mechanic's liens on your title for labor and materials		✓	✓
	10. Others have rights under unrecorded leases, contracts or options		✓	✓
	11. Someone else has an unrecorded easement on your land		✓	✓
	12. Forced removal of structure because it: (a) extends onto other land or onto an easement, (b) violates a restriction on Schedule B, and/or (c) violates an existing zoning law			✓
	13. Cannot use land for single family dwelling or residence because use violates a restriction in Schedule B or a zoning ordinance			✓
	14. Other defects, liens, or encumbrances		✓	✓
	15. Plain language		✓	✓
	16. Forgery occurs after policy date			✓
	17. Cloud on title occurs after policy date			✓
	18. Adverse possession occurs after policy date			✓
	19. Prescriptive easement occurs after policy date			✓
	20. No legal vehicular and/or pedestrian access to your land			✓
	21. Forced correction due to violation of covenant, condition or restriction			✓
	22. Someone takes your title due to restriction violation that occurred before policy date			✓
	23. Violation of land regulation or subdivision law causes: (a) refusal of building permit, (b) refusal of purchase, lease or loan, and/or (c) forced correction or removal of violation			✓
	24. Forced removal/correction of structure due to violation of building permit			✓
	25. Forced correction due to violation of zoning law or regulation			✓
	26. Forced removal of structure—includes your boundary wall/fence—due to encroachment			✓
	27. Permit, purchase, lease or loan refused due to neighbor's encroaching structure			✓
	28. Forced removal of structure due to building setbacks or easement			✓
	29. Structure damaged through use or maintenance of easement			✓
	30. Improvements damaged from extraction of minerals, water or other substance after policy date			✓
	31. Neighbor builds encroaching structure (excludes wall/fence) after policy date			✓
	32. Residence with address shown not located on land at policy date			✓
	33. Map not consistent with legal description			✓
PLUS	34. Title can be transferred to Living Trust after policy date; extends to heirs, trust beneficiaries			✓
	35. Automatic increase in coverage to 150% (10% annually for 5 years)			✓

Note: For residential property, 1 to 4 units. Coverage shown are subject to Exclusions, Conditions and Schedule B Items set forth in the policy. Because of the nature or location of certain properties, an inspection of the property may be necessary to determine if additional exceptions from coverage need to be shown in Schedule B of the residential policy which will be noted in the preliminary report. The foregoing table is intended to highlight only some important aspects of coverage and is not to be construed as expanding or limiting the coverage as set forth in the mentioned title policies. Copies of these policies are available upon request. Any decision on coverage should be made only after review of the policies themselves. **Revised: 7/9/99**