

## Title Policy Comparison

	Standard	Extended	Eagle / Frontier / Homeowner's Policy
1. Someone else owns an interest in your title	X	X	X
2. A document is not properly signed	X	X	X
3. Forgeries, fraud, duress	X	X	X
4. Defective recording of any document	X	X	X
5. There are restrictive covenants	X	X	X
6. There is a lien on your title because there is:			
• A Deed of Trust	X	X	X
• A judgment, tax, or special assessment	X	X	X
• A charge by the homeowner's association	X	X	X
7. Title is unmarketable	X	X	X
8. Right of legal access	X	X	X
9. Mechanic's lien protection		X	X
10. Parties in possession		X	X
11. Unrecorded easements, liens or encumbrances		X	X
12. Rights under unrecorded leases		X	X
13. Unpatented mining claims		X	X
14. Encroachments, conflicts in boundary lines		X	X
15. Forced removal of a structure due to:			
• Extends onto other land or on to an easement			X
• Violates a restriction in Schedule B			X
• Violates an existing zoning law*			X
16. Can't use land for SFD because the use violates a restriction in Schedule B or a zoning ordinance			X
17. Pays rent for substitute land and facilities			X
18. Unrecorded lien by a homeowner's association			X
19. Plain language			X
20. Building permit violations			X
21. Compliance with Subdivision Map Act*			X
22. Restrictive covenant violations			X
23. Post-policy forgery			X
24. Post-policy encroachment			X
25. Post-policy damage from minerals or water extraction			X
26. Post-policy living trust coverage			X
27. Enhanced access (vehicular and pedestrian)			X
28. Map not consistent with legal description			X
29. Post-policy automatic increase in value up to 150%			X
30. Post-policy adverse possession			X
31. Post-policy cloud on title			X
32. Post-policy prescriptive easement			X
33. Covenant violation resulting in aversion			X
34. Boundary walls and fence encroachment*			X
35. Enhanced marketability			X
36. Violations of building setbacks			X
37. Discriminatory covenants			X

\*Subject to deductible and maximum indemnity liability which may be less than the policy amount. There are two types of policies –owner's and lender's. Just as lenders require fire insurance and other types of insurance coverage to protect their investment, nearly all institutional lenders also require title insurance (a loan policy) to protect their interest in the collateral of loans secure by real estate. A loan policy provides no coverage or benefit for the buyer/owner and so the decision to purchase an owner policy is independent of the lender's decision to require a loan policy.

