



# COMPARISON OF TITLE COVERAGES

Residential Owner's Policies

COVERAGE	ALTA Limited Coverage Policy	First American Full Coverage
1. Someone else owns an interest in your title	X	X
2. Improperly executed documents	X	X
3. Pre-policy forgery, fraud and duress	X	X
4. Defective recording of any document	X	X
5. Undisclosed restrictive covenants	X	X
6. A lien on your title because of a security deed, judgement, tax, or special assessment, or a charge by a homeowner's association	X	X
7. Unmarketable title	X	X
8. Mechanic's liens		X
9. Forced removal of a structure which encroaches onto another property or an easement		X
10. Forced removal of a structure which violates and existing zoning law*		X
11. Forced removal of a structure because of a violation of a restriction in Schedule B		X
12. Inability to use land for single family dwelling because of a violation of a zoning ordinance or restriction in Schedule B		X
13. Pays rent for substitute land or facilities		X
14. Rights under unrecorded leases		X
15. Plain language		X
16. Unrecorded easements		X
17. Building permit violations*		X
18. Compliance with Subdivision Map Act, if any*		X
19. Restrictive covenant violations		X
20. Map, if any, not consistent with legal description		X
21. Covenant violation resulting in reversion		X
22. Enhanced market ability		X
23. Violations of building setbacks		X
24. Discriminatory covenants		X
25. <b>Post Policy</b> forgery		X
26. <b>Post Policy</b> encroachment		X
27. <b>Post Policy</b> damage from minerals or water extraction		X
28. <b>Post Policy</b> living Trust Coverage for Trustee		X
29. <b>Post Policy</b> living Trust Cover for Beneficiary		X
30. Access- Actual vehicular & Pedestrian access based on legal right		X
31. <b>Post Policy</b> automatic increase in value up to 150%		X
32. <b>Post Policy</b> adverse possession		X
33. <b>Post Policy</b> cloud on title		X
34. <b>Post Policy</b> prescriptive easement		X
35. Boundary walls and fence encroachment*		X
36. Insurance coverage forever		X

\*Subject to a deductible and maximum indemnity liability, which may be less than the policy amount

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