

Title Insurance Product Comparison

	Standard Coverage Owner's Policy	Extended Coverage Policy	ALTA Homeowner's 1-4 family Policy
Shows:			
Vested Owner	Yes	Yes	Yes
Legal Description	Yes	Yes	Yes
Access	Yes	Yes	Yes
Deeds of Trust	Yes	Yes	Yes
Judgments & Liens	Yes	Yes	Yes
Assessments	Yes	Yes	Yes
CC&Rs	Yes	Yes	Yes
Shows Unrecorded Docs:			
Parties in Possession		Yes	Yes
Easements		Yes	Yes
Encroachments		Yes	Yes
Mechanic's Liens		Yes	Yes
Expanded Coverage:			
You are forced to correct or remove an existing violation of any Covenant or Restriction (even if shown as an exception)			Yes
Lost title caused by violation of Covenants			Yes
*1. Because of violation of subdivision law or regulation:			
A. You are unable to obtain a building permit			Yes
B. You are required to correct/remove violation			Yes
C. Someone else refuses to perform a contract to purchase the land or make a mortgage			Yes
**2. Forced removal of existing structures			
A. Because it was built without a building permit			Yes
B. Violation of zoning law or regulation			Yes
C. Encroachment onto adjoining lands or easements			Yes
Supplemental Taxes or Assessments			
Neighbor builds a structure that encroaches onto your property after policy date			Yes
The map attached to the policy does not show the correct location			Yes
<i>*Subject to a deductible and maximum dollar limit liability</i>			
<i>** Does not include any protrusions beyond the drip edge of the dwelling or garage (if not used commercially)</i>			