

# SEE HOW THE "EAGLE" COMPARES...

COVERAGE	CLTA Standard	ALTA Resi- dential	<i>EAGLE</i> <i>Policy</i>
1. Someone else owns an interest in your title	X	X	X
2. A document is not properly signed	X	X	X
3. Forgery, 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:	X	X	X
a) a deed of trust	X	X	X
b) a judgment, tax, or special assessment	X	X	X
c) a charge by the homeowners association	X	X	X
7. Title is unmarketable	X	X	X
8. Mechanics lien protection	X	X	X
9. Forced removal of a structure because it:		X	X
a) extends onto other land or onto an easement		X	X
b) violates a restriction in Schedule B		X	X
c) violates an existing zoning law		X	X
10. Can't use land for SFD because the use violates a restriction in Schedule B or a zoning ordinance		X	X
11. Pays rent for substitute land or facilities		X	X
12. Unrecorded lien by a homeowners association		X	X
13. Unrecorded easements		X	X
14. Rights under unrecorded leases		X	X
15. Plain language		X	X
16. Building permit violations*		X	X
17. Compliance with subdivision Map Act*			X
18. Restrictive covenant violations			X
19. Post Policy Forgery			X
20. Post Policy Encroachment			X
21. Post Policy Damage from minerals or water extraction			X
22. Post Policy Living Trust Coverage			X
23. Enhanced Access-Vehicular & Pedestrian			X
24. Map not consistent with legal description			X
25. Post Policy automatic increase in value up to 150%			X
26. Post Policy adverse possession			X
27. Post Policy cloud on title			X
28. Post Policy prescriptive easement			X
29. Covenant violation resulting in reversion			X
30. Boundary walls and fence encroachment *			X
31. Enhanced marketability			X
32. Violations of building setbacks			X
33. Discriminatory covenants			X
34. Insurance coverage forever			X

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

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## EAGLE OWNER'S POLICY

The EAGLE Protection Owner's Policy was created to benefit homeowners and real estate professionals in situations that neither could predict. It includes new coverages that have not been traditionally offered by any title insurer. The "Eagle" also features post-policy coverages, where for the first time ever coverages are extended past the effective date of the policy. Plus the "Eagle Policy" will automatically increase the policy amount by ten percent of the original amount in each of the first five years! This helps homeowners cover increases in the value of their property by raising the limit of insurance protection.

### New Coverages Contained in an Eagle Owner's Policy

**Forgery:** This coverage provides protection the entire time you own your home, if someone should forge your name(s) to a deed or mortgage in an effort to sell or impose a lien or restriction on your home. Isn't it nice to know with computer technology growing everyday and fraud fast becoming a concern in everyone's life, YOU do not have to ever worry about someone forging your name, giving your property away to someone else OR someone else trying to place a mortgage against your property.

**Encroachments:** This coverage provides protection even after you have moved into your new home and continues as long as you own your home. If your neighbors should build a structure which encroaches onto your land, you now have protection. This coverage does exclude boundary walls and fences. See that type of coverage below.

**Cloud on Title:** With the Eagle Protection Policy you need not worry about an error that could cost you money after you have bought your home. This coverage is provided if your title should become clouded by a recorded document that contains your legal description, whether by mistake or in a specific effort to cause you harm, AND you are prevented from selling your home or obtaining new coverage.

**Adverse Possession:** Protection if, after you take ownership of your new home, someone claims to have title arising out of their continued use and occupancy of your land.

**Easement by Prescription:** Now you are protected if another party claims to have the right to use a part of your land as an easement because of continuous use over time.

**Building Permit Violation:** This new coverage provides up to \$25,000.00 in coverage if you are forced to remove or correct existing structures that were built without a building permit, prior to buying your home. There is a small deductible of 1% of the policy amount required.

**Encroachment of Boundary Walls:** With the Eagle Protection Policy you are protected if you are forced to remove a preexisting boundary wall or fences that encroaches onto a neighbor's land, onto an easement or over set back lines. This coverage provides \$5,000.00 of coverage after a 1% deductible has been paid.

**Zoning Violations:** This coverage provides up to \$25,000.00 in protection, after a 1% deductible, against loss due to violation of an existing zoning law or zoning regulation that you were not aware of when you bought your home. This zoning coverage even extends to boundary walls and fences. This coverage will also pay up to the full policy amount for forced removal.

**Expanded Access:** This coverage guarantees for the first time, actual vehicular and pedestrian access to and from the land, based upon a legal right.

**Violations of Restrictions:** Now, through the Eagle Protection Policy you are protected three different ways. No other title insurance policy offers this coverage. 1). You are protected if you are unable to close a sale or obtain a loan because of a violation of the property restriction. 2). You are protected against loss from attempts by others to enforce restrictions. 3). You are also protected against loss of title because of violations of the restrictions.

**Subdivision Violation:** Provides up to \$10,000.00 protection, after a 1% deductible, when subdivision laws have been violated prior to your purchase and you are unable to obtain a building permit, are forced to correct or remove the violation or are unable to sell your home or obtain a new loan because of this violation.

**Structural Damage from Mineral Extraction:** This coverage insures against loss for damage to structures (including those built to modify or replace existing structures) caused by others using the surface of the land in the course of extracting minerals.

**Living Trust Coverage:** Living Trusts are more popular today than they have ever been. Prevent worry about the Owner's Policy being canceled. The Eagle Protection Policy coverage has been expanded to provide coverage to the trustees under a trust created by you, as well as the beneficiaries of the trust.

**Automatic Increase in Coverage:** With Eagle Protection, the policy value will automatically increase 10% a year for the first five years. This coverage was expanded to help provide added coverage as the home appreciates in value.

**Automatic Survey Coverage:** This coverage saves money right from the beginning. The Eagle Protection Policy will be issued with survey coverage but without incurring the expense of a survey! No other policy offers this exception type of coverage.



*First American  
Title Insurance Company*