



## *Providing Peace of Mind*

### *Enhanced Owner's Policy vs. Basic Owner's Policy*

We understand that your home is possibly the largest financial investment you will make, but the investment is not just financial. **Buying a home is also an investment in the future for you and your family.** That is why we offer the Enhanced Owner's Policy of Title Insurance. This Owner's Policy provides more than safeguards for the title to your property—*it provides you with peace of mind.*

The Enhanced Owner's Policy provides expanded title coverage for owners of one-to-four family residences, including condominiums. Coverages included in the Enhanced Owner's Policy offer the **highest levels of protection available to homeowners.**

### *Enhanced Owner's Policy Coverage*

**Subject to the conditions in the policy, covered matters include:**

- ✓ Post-Policy Forgery
- ✓ Post-Policy Encroachments by Neighbors
- ✓ Post-Policy Adverse Possession
- ✓ Post-Policy Easement by Prescription
- ✓ Building Permit and Zoning Violations
- ✓ Vehicular and Pedestrian Access
- ✓ Encroachment of Improvements Onto Easements and Set-Backs
- ✓ Subdivision Violation
- ✓ Restrictive Covenant Violations
- ✓ Structural Damage caused by Mineral Extraction or Easement Use by Others
- ✓ Encroachment of Boundary Walls and Fences

<b>ENHANCED OWNER'S POLICY vs. BASIC OWNER'S POLICY</b>		<b>BASIC</b>	<b>ENHANCED</b>
<b>PROTECTION FROM:</b>			
<b>1</b>	Someone else owns an interest in your title	✓	✓
<b>2</b>	A document is not properly signed	✓	✓
<b>3</b>	Forgery, fraud, duress in the chain of title	✓	✓
<b>4</b>	Defective recording of any document	✓	✓
<b>5</b>	There are restrictive covenants	✓	✓
<b>6</b>	There is a lien on your title because there is:		
	a) a deed of trust	✓	✓
	b) a judgment, tax or special assessment	✓	✓
	c) a charge by a homeowners' association	✓	✓
<b>7</b>	Title is unmarketable	✓	✓
<b>8</b>	Mechanics Lien		✓
<b>9</b>	Forced removal of a structure because it:		
	a) extends on another property and/or easement		✓
	b) violates a restriction in Schedule B		✓
	c) violates an existing zoning law*		✓
<b>10</b>	Cannot use the land for a Single-Family Residence because the use violates a restriction in Schedule B or a zoning ordinance		✓
<b>11</b>	Unrecorded lien by a homeowners' association		✓
<b>12</b>	Unrecorded easements		✓
<b>13</b>	Building permit violations*		✓
<b>14</b>	Restrictive covenant violations		✓
<b>15</b>	Post-policy forgery		✓
<b>16</b>	Post-policy encroachment		✓
<b>17</b>	Post-policy damage from extraction of minerals or water		✓
<b>18</b>	Lack of vehicular and pedestrian access		✓
<b>19</b>	Map not consistent with legal description		✓
<b>20</b>	Post-policy adverse possession		✓
<b>21</b>	Post-policy prescriptive easement		✓
<b>22</b>	Covenant violation resulting in your title reverting to a previous owner		✓
<b>23</b>	Violation of building setback regulations		✓
<b>24</b>	Discriminatory covenants		✓
<b>OTHER BENEFITS:</b>			
<b>25</b>	Pays rent for substitute land or facilities		✓
<b>26</b>	Rights under unrecorded leases		✓
<b>27</b>	Plain language statements of policy coverage and restrictions		✓
<b>28</b>	Subdivision law violation		✓
<b>29</b>	Coverage for boundary wall or fence encroachment*		✓
<b>30</b>	Added ownership coverage leads to enhanced marketability		✓
<b>31</b>	Insurance coverage for a lifetime		✓
<b>32</b>	Post-policy inflation coverage with automatic increase in value up to 150% over five years		✓
<b>33</b>	Post-policy Living Trust coverage		✓

\*Subject to maximum indemnity liability, which may be less than policy amount. In certain states, a deductible may apply.