

Policy Protection Against the Risks of:

Record defects, liens encumbrances, adverse claims or other matters not known or disclosed to the new owner that attach before date of policy

Forgery or Fraud in connection with the execution of documents

Undue influence on Grantor or mental incompetence of Grantor

Undisclosed or missing heirs

Wills not property probated, mistaken interpretation of Wills and Trusts

Conveyance by minor(s), Conveyances by Corporation or Partnership without proper legal authority

Incorrect legal descriptions, non-deliver of deeds

Delivery of Deed after Death of Grantor

Clerical errors in recorded legal documents

Unmarketability of title as insured or lack of legal access

Unrecorded liens

Survey and Boundary questions

Claims of parties in possession not disclosed by the public records

Easements or claims to easements not disclosed by public records, except underground easements

An existing violation of subdivision law or regulation affecting the Land:

- You're unable to obtain a building permit
- You are forced to correct or remove the violation; or
- Someone else has a legal right to, and does refuse to perform a contract to purchase the Land, lease it or make a Mortgage on it.

	ALTA Homeowner's	Standard	Extended
Record defects, liens encumbrances, adverse claims or other matters not known or disclosed to the new owner that attach before date of policy	✓	✓	✓
Forgery or Fraud in connection with the execution of documents	✓	✓	✓
Undue influence on Grantor or mental incompetence of Grantor	✓	✓	✓
Undisclosed or missing heirs	✓	✓	✓
Wills not property probated, mistaken interpretation of Wills and Trusts	✓	✓	✓
Conveyance by minor(s), Conveyances by Corporation or Partnership without proper legal authority	✓	✓	✓
Incorrect legal descriptions, non-deliver of deeds	✓	✓	✓
Delivery of Deed after Death of Grantor	✓	✓	✓
Clerical errors in recorded legal documents	✓	✓	✓
Unmarketability of title as insured or lack of legal access	✓		
Unrecorded liens	✓		✓
Survey and Boundary questions	✓		✓
Claims of parties in possession not disclosed by the public records	✓		✓
Easements or claims to easements not disclosed by public records, except underground easements	✓		✓
An existing violation of subdivision law or regulation affecting the Land:	✓		

	ALTA		
	Homeowner's	Standard	Extended
The covered risk is subject to:			
<ul style="list-style-type: none"> A customer deductible amount of either 1% of Policy Amount or \$2,500.00. (whichever is less) Title Company's Maximum Liability is \$10,000.00 			
Certain zoning issues that force you to remove or make modifications to your existing structure.	✓		✓
The covered risk is subject to:			
<ul style="list-style-type: none"> A customer deductible amount of either 1% of Policy Amount of \$5,000.00. (whichever is less) Title Company's Maximum Liability is \$25,000.00 			
You are forced to remove your existing structure(s) because it (they) encroaches onto your neighbor's land.	✓		✓
This covered risk is subject to:			
<ul style="list-style-type: none"> A customer deductible amount of either 1% of Policy Amount or \$2,500.00. (whichever is less) Title Company's Maximum Liability is \$25,000.00 			
Post Closing Coverage:			
Another party owns an interest in your title	✓	✓	✓
Another party has rights affecting your title resulting from leases, contracts or options	✓	✓	✓
Another party has an easement on the property	✓	✓	✓
Your title is defective	✓		✓
Another party has the right to limit the use of your land	✓	✓	✓
Your neighbor builds any structures, after the policy date, other than boundary walls or fences, which encroach onto the land	✓		



Every Experience Matters.