

**FIRST AMERICAN TITLE INSURANCE COMPANY**

**OWNERS'S COVERAGE COMPARISON CHART  
POLICY PROTECTION FOR THE OWNER**

<u>POLICY COVERAGE</u>	<u>ALTA HOMEOWNERS POLICY</u>	<u>ALTA 1992 OWNER'S POLICY</u>	<u>MORTGAGEE POLICY ONLY</u>
Title vested as described in policy	Yes	Yes	No
Title defect not listed on policy	Yes	Yes	No
Unmarkability of Title	Yes	Yes	No
Lack of Access	Pedestrian & Vehicular	Legal Access	No
Forgery after date of policy	Yes	No	No
Mechanics liens for work./materials Not ordered by owner	Yes	No	No
Forced removal of existing structure (Walls & Fences Subject to Deductible & \$5,000 Maximum)	Yes	No	No
Forced removal of existing structure due to Zoning violation (\$25,000 Maximum)	Yes, subject to lesser of 1% or \$5,000 Deductible	No	No
Claim to title due to existing restriction violation	Yes	No	No
Forced to comply with existing restriction due to prior violation	Yes	No	No
Unable to sell or mortgage due to prior restriction violation	Yes	No	No
Encroachment onto property after date of policy	Yes, except for walls or fences	No	No
Can't sell, build, mortgage, or lease due to subdivision law violation (\$10,000 Maximum)	Yes, subject to lesser of 1% or \$2,500 Deductible	No	No
Structure damage due to mineral extraction	Yes	No	No
Forced removal due to prior building permit violation (\$25,000 Maximum)	Yes, subject to lesser of 1% or \$2,500 Deductible	No	No
POLICY INCREASES 10% PER YEAR UP TO 150%	Yes	No	No

**FOR COMPARISION ONLY!  
REFER TO POLICIES FOR EXACT PROVISIONS, CONDITIONS, EXCLUSIONS, & EXCEPTIONS.**