First American Eagle Owner's Policy vs. Standard ALTA Policy



We understand 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 First American Eagle 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**.

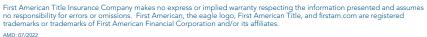
The First American Eagle Owner's Policy provides expanded title coverage for owners of one-tofour family residences, including condominiums. Coverages included in the Eagle Owner's Policy offer the **highest levels of protection available to homeowners**.

Eagle 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 Setbacks
- ✓ Subdivision Violation
- ✓ Restrictive Covenant Violations
- Structural Damage caused by Mineral Extraction or Easement Use
- ✓ Encroachment of Boundary Walls and Fences

Available coverages may vary by jurisdiction, endorsement selection and exceptions in policy. As with any insurance contract, the insuring provisions express the coverage afforded by the title insurance policy and there are exceptions, exclusions and conditions to coverage that limit or narrow the coverage afforded by the policy. Also, some coverage may not be available in a particular area or transaction due to legal, regulatory, or underwriting considerations. Please contact a First American representative for further information. The services described above are typical basic services. The services provided to you may be different due to the specifics of your transaction or the location of the real property involved.







www.firstam.com/agency

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

*Deductible and maximum limits apply. Coverage may vary based on an individual policy.